

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

PROPERTY INFORMATION REPORT

ORDER DATE: 01/24/2018

REPORT EFFECTIVE DATE: 20 YEARS UP TO 01/23/2018

CERTIFICATE # 2014-20814 ACCOUNT # 514208AH0250 ALTERNATE KEY # 678726 TAX DEED APPLICATION # 39605

COUNTY, STATE: BROWARD, FL

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

LEGAL DESCRIPTION:

Condominium Unit 210, of Sheridan Lakes Condominium Apartments No. 1, according to the Declaration of Condominium thereof, recorded in Official Records Book 4151, at Page 655, of the Public Records of BROWARD County, Florida.

PROPERTY ADDRESS: 2223 PARK LANE #210, HOLLYWOOD FL 33021-3723

OWNER OF RECORD ON CURRENT TAX ROLL:

SHERIDAN LAKES CONDO INC 2699 STIRLING RD STE C207 FORT LAUDERDALE, FL 33312 (Matches Property Appraiser records.)

APPARENT TITLE HOLDER & ADDRESS OF RECORD:

SHERIDAN LAKES CONDOMINIUM, INC. OR: 47717, Page: 1699 2699 STIRLING ROAD SUITE C207 FORT LAUDERDALE, FL 33312 (Per Certificate of Title)

SHERIDAN LAKES CONDOMINIUM, INC.

2255 PARK LANE

HOLLYWOOD, FL 33021 (Per Sunbiz. Declaration recorded in 4151-655.)

MARC RODRIGUEZ, REGISTERED AGENT O/B/O SHERIDAN LAKES CONDOMINIUM, INC. C/O ASSOCIATION SERVICES OF FLORIDA 10112 USA TODAY WAY MIRAMAR, FL 33025 (Per Sunbiz)

MORTGAGE HOLDER OF RECORD:

None found.

LIENHOLDERS AND OTHER INTERESTED PARTIES OF RECORD:

ALTERNA FUNDING II, LLC PO BOX 54967 NEW ORLEANS, LA 70154 (Tax Deed Applicant) NOVASTAR MORTGAGE INC. 8140 WARD PKWY, STE #300 KANSAS CITY, MS 64114

(Per Assignment of Mortgage for Prior owners. No satisfaction or release found of record.)

OR: 45439, Page: 1357

PROPERTY INFORMATION REPORT - CONTINUED

PARCEL IDENTIFICATION NUMBER: 5142 08 AH 0250

CURRENT ASSESSED VALUE: \$68,310 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: 16065, Page: 336

Death Certificate OR: 38708, Page: 416

Warranty Deed OR: 39272, Page: 692

Mortgage OR: 44069, Page: 382

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	2223 PARK LANE #210, HOLLYWOOD FL 33021-3723	ID#	5142 08 AH 0250
Property Owner	SHERIDAN LAKES CONDO INC	Millage	0513
Mailing Address	2699 STIRLING RD STE C207 FORT LAUDERDALE FL 33312	Use	04
Abbr Legal Description	SHERIDAN LAKES CONDO APTS NO 7 UNIT 210		

The j									th Sec. 193.011, Fla. Stat., and include a s required by Sec. 193.011(8).			clude a	
					Proper	ty Assessm	ent \	/alue	lues				
Year	Lar	nd		Building /		Just / Market Value			Assessed / Tax		Тах		
2018	\$8,6	10	\$7	7,460		\$86,	070		\$7	5,140			
2017	\$6,8	30	\$6	1,480		\$68,	310		\$6	8,310		\$1,6	65.83
2016	\$6,9	50	\$6	2,510		\$69,	460		\$6	8,670		\$1,7	708.76
			2018 Ex	emptio	ons and	d Taxable Va	alues	by T	axing Aut	hority			
				Cour	nty	School	ol Bo	ard	Mu	nicipal		Ind	dependent
Just Valu	ıe		ĺ	\$86,0	70		\$86,	070	\$	86,070			\$86,070
Portabilit	ty		İ		0			0		0			0
Assesse	d/SOH		ĺ	\$75,1	40		\$86,	070	\$	575,140			\$75,140
Homeste	ad				0			0		0			0
Add. Hon	nestead				0			0		0			0
Wid/Vet/D	Dis				0			0		0			0
Senior					0			0		0			0
Exempt 1	Гуре				0			0		0			0
Taxable				\$75,1	40		\$86,	070	\$	575,140			\$75,140
			Sales His	story					L	and Ca	alculat	ions	
Date	!	Туре	Pric	е	Book	k/Page or CI	N		Price	F	actor		Type
1/27/201	11 C	ET-D	\$200		47	717 / 1699							
3/16/200	05	WD	\$114,5	00	3	9272 / 692							
12/1/198	38	WD	\$50,00	00	1	6065 / 336							
8/1/197	7	WD	\$31,00	00									
3/1/197	0	WD	\$24,50	00					Adj. I	Bldg. S	.F.		909
										Units/Beds/Baths 1/2/2			
									Eff./Ac	t. Year	Built:	1973/1	972
					Spe	cial Assess	men	ts					
Fire	Gar	'b	Light	D	rain	Impr	S	afe	Stor	m	Cle	an	Misc

			Spe	cial Assess	ments			
Fire	Garb	Light	Drain	Impr	Safe	Storm	Clean	Misc
05								
R								
1								

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

CERTIFICATE OF MAILING NOTICES

Tax Deed #39605

STATE OF FLORIDA **COUNTY OF BROWARD**

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

CITY OF HOLLYWOOD TREASURY DIVISION 2600 HOLLYWOOD BLVD HOLLYWOOD, FL 33020

SHERIDAN LAKES CONDO INC 2223 PARK LANF #210 HOLLYWOOD, FL 33021-3723

SHERIDAN LAKES CONDOMINIUM, INC. 2699 STIRLING ROAD SUITE FORT LAUDERDALE, FL 33312

SHERIDAN LAKES CONDOMINIUM. INC. 2255 PARK LANE HOLLYWOOD, FL 33021

MARC RODRIGUEZ, REGISTERED AGENT O/B/O SHERIDAN LAKES CONDOMINIUM, INC. C/O ASSOCIATION SERVICES OF **FLORIDA** 10112 USA TODAY WAY

HANA ZIMERMAN 2223 PARK LANE APT 210 HOLLYWOOD, FL 33021

NOVASTAR MORTGAGE INC. 8140 WARD PKWY, STE #300 KANSAS CITY, MS 64114

NOVASTAR MORTGAGE INC. 6200 OAK TREE BLVD THIRD FLOOR INDEPENDENCE, OH 44131

C T CORPORATION SYSTEM C/O NOVASTAR MORTGAGE, INC

MIRAMAR, FL 33025

1200 SOUTH PINE ISLAND RD PLANTATION, FL 33324

*ALTERNA FUNDING II, LLC PO BOX 54967

NEW ORLEANS, LA 70154

THE FOLLOWING AGENCIES WERE NOTIFIED BY INTEROFFICE

BROWARD COUNTY CODE ENFORCEMENT, PERMITTING LICENSING & PROTECTION

DIVISION

PLANTATION, FL 33324

GCW-1 NORTH UNIVERSITY DR

MAILBOX 302

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

BROWARD COUNTY CODE & ZONING ENFORCEMENT SECTION PLANNING & REDEVELOPEMENT DIV. ENVIRONMENTAL PROTECTION & GROWTH MGMT DEPT GCW - 1 NORTH UNIVERSITY DR

PLANTATION. FL 33324

PUBLIC WORKS DEPT REAL PROPERTY **GOVERNMENTAL CENTER, RM 326,** 115 S. ANDREWS AVE FT. LAUDERDALE, FL 33301

BROWARD COUNTY HIGHWAY CONSTRUCTION & ENGINEERING DIVISION;

RIGHT OF WAY SECTION

ONE N. UNIVERSITY DR., STE 300 B

BROWARD COUNTY SHERIFF'S DEPT.

PLANTATION. FL 33324

ATTN: CIVIL DIVISION

FT. LAUDERDALE, FL 33315

I certify that notice was provided pursuant to Florida Statutes, Section 197.502(4) I further certify that I enclosed with every copy mailed, a statement as follows: 'Warning - property in which you are interested' is listed in the copy of the enclosed notice.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, this 1st day of May 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

Deputy Juliette M. Aikman

Broward County, Florida

RECORDS, TAXES & TREASURY DIVISION/TAX DEED SECTION

NOTICE OF APPLICATION FOR TAX DEED NUMBER 39605

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: 514208-AH-0250

Certificate Number: 20814
Date of Issuance: 06/01/2015

Certificate Holder: ALTERNA FUNDING II, LLC

Description of Property: SHERIDAN LAKES CONDO APTS NO 7

UNIT 210

Name in which assessed: SHERIDAN LAKES CONDO INC SHERIDAN LAKES CONDO INC

2699 STIRLING RD STE C207 FORT LAUDERDALE, FL 33312

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 20th day of June , 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 17th day of May , 2018 .

Bertha Henry

County Administrator

RECORDS, TAXES, AND TREASURY DIVISION

Dana F. Buker

Deputy

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

Publish: DAILY BUSINESS REVIEW

Issues: 05/17/2018, 05/24/2018, 05/31/2018 & 06/07/2018

Minimum Bid: 9515.00

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 filter 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

39605

NOTICE OF APPLICATION FOR TAX DEED CERTIFICATE NUMBER: 20814

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

05/24/2018 05/31/2018 06/07/2018

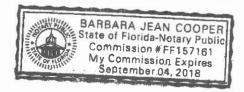
Affiant further says that the said Broward Daily Business
Review is a newspaper published at Fort Lauderdale, in said
Broward County, Florida and that the said newspaper has
hereto re been continuously published in said Broward
County, Florida each day (except Saturday, Sunday and
Legal Holidays) and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

Sworn to and subscribed before me this

7 day of JUNE, A.D. 2018

(SEAL)

GUERLINE WILLIAMS personally known to me



Broward County, Florida
RECORDS, TAXES & TREASURY
ONVISION/TAX DEED SECTION
NOTICE OF APPLICATION FOR
TAX DEED NUMBER 39605

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: 514208-AH-0250 Certificate Number: 20814 Date of Issuance: 06/01/2015 Certificate Holder:

ALTERNA FUNDING II, LLC
Description of Property:
SHERIDAN LAKES CONDO

SHÉRIDAN LAKES CONDO APTS NO 7 UNIT 210

A condominium, according to the declaration of condominium recorded on O R Book 4151, Page 655, and all exhibits and amendments thereof, Public Records of Broward County, FL

Name in which assessed; SHERIDAN LAKES CONDO INC

Legal Titleholders:

SHERIDAN LAKES CONDO INC 2699 STIRLING RD STE C207 FORT LAUDERDALE, FL 33312

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 20th day of June, 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 17th day of May, 2018.
Bertha Henry
County Administrator
RECORDS, TAXES, AND
TREASURY DIVISION

(Seal)
By: Dana F. Buker
Deputy
This Tax Deed is Subject to All
Existing Public Purpose Utility and
Government Easements. The successful bidder is responsible to pay
any outstanding taxes.
Minimum Bid: 9515.00
401-314
5/24-31 6/7 18-61/0000320767B





ssignment:	Diagram Banks To Communication	Service Sheet #	
	Please Route To Supervisor		18-023355
	ROWARD COUNTY, FL vs. SHERIDAN LAKES COND		
17	AX SALE NOTICE	COUNTY/BROWARDRT	6/20/2018ATE
SI	HERIDAN LAKES CONDO INC SERVE	2223 PARK LANE, #210	
4 4 7		HOLLYWOOD, FL 33021 #SERVE A.S.A.P RETURN ^R	TO TAX NOTICE TRAY#
	14279 BROWARD COUNTY REVENUE-DELING TAX SE	CTION Served	Date 5/22/2018
	115 S. ANDREWS AVENUE, ROOM A-100 FT LAUDERDALE, FL 33301		- see commen s
-	JULIE AIKMAN, SUPV.	5/25/18	at O90418
	9884	Date	Time
ne of service	ERIDAN LAKES CONDO INC., in Broward Conduction of initial plants of the complaint, petition, or initial plants of the complaint, petition, or initial plants.	county, Florida, by serving the within name eading, by the following method:	ed person a true copy of the writ, with the date and
	IDIVIDUAL SERVICE		
SUBSTIT	UTE SERVICE:		
	the defendant's usual place of abode on "any person residing therein who is	15 years of age or older", to wit:	
_	, in accordance with F.S. 48.0	31(1)(a)	
□ То	, the defendant's spouse, at		in accordance with F.S. 48.031(2)(a)
П то	the person in charge of the d		
sei	rve the defendant have been made at the place of business		
CORPO	RATE SERVICE:		
_		n of said corporation	in the absence of any superior officer in
ac	cordance with F.S. 48.081		
To	, an employee of defendant co	orporation in accordance with F.S. 48.081(3	3)
☐ To	, as resident agent of sa d corp	poration in accordance with F.S. 48.091	
	ARTNERSHIP SERVICE: To, f partnership, in accordance with F.S. 48.061(1)	partner, or to	, designated employee or person in charge
re:	OSTED RESIDENTIAL: By attaching a true copy to a conspicuous place of siding therein 15 y ars of age or older could be found at the defendant's usual states.	on the property described in the complaint all place of abode in accordance with F.S. 4	or summons. Neither the tenant nor a person 18.183
18	attempt date/time:	2 nd attempt date/time:	
	OSTED COMMERCIAL: By attaching a true copy to a conspicuous place	on the property in accordance with F.S. 4	8.183
1 ^s	attempt date/time:	2 nd attempt date/time:	and the same of th
X o	THER RETURNS: See comments		
OMMENTS	s: Dosted		
	l		
7	now check the status of your writ		AFI CHEDIFE

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

SCOTT J. ISRAEL, SHERIFF BROWARD COUNTY, FLORIDA

RY.

ORIGINAL

All Souls

D.S.

BROWARD COUNTY, FORT LAUDERDALE, FLORIDA RECORDS, TAXES AND TREASURY DIVISION/TAX DEED SECTION **PROPERTY ID # 514208-AH-0250 (TD #39605)**

RECEIVED SHERIFF

2018 HAY 22 AM 49: 29

WARNING

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

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

NOTE

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

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

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

AMOUNT NECESSARY TO REDEEM: (See amounts below)

MAKE CHECKS PAYABLE TO: BROWARD COUNTY TAX COLLECTOR

- * Amount due if paid by May 31, 2018\$7,665.11
- * Amount due if paid by June 19, 2018\$7,757.21

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

THERE ARE UNPAID TAXES ON THIS PROPERTY AND WILL BE SOLD AT PUBLIC AUCTION ON June 20, 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

SHERIDAN LAKES CONDO INC 2223 PARK LANE #210 HOLLYWOOD, FL 33021-3723

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





	17549 Please Route To Supervisor BROWARD COUNTY, FL vs. SHERIDAN LAKES CONDO INC		18-023358 DEFENDANT TD 39605:E
-		//BROWARD _{RT}	
	TOON I	TORCANA BOORT	6/20/2018ATE
9	FORTLA	IRLING ROAD, S UDERDALE, FL 3 A.S.A.P RETUR	SUITE #C-207 33312 RN TO TAX NOTICE TRAY#
	14279 BROWARD COUNTY REVENUE-DELINQ TAX SECTION 115 S. ANDREWS AVENUE, ROOM A-100 FT LAUDERDALE , FL 33301	Served Not Served	Date 5/22/2018 ved – see comments
	JULIE AIKMAN, SUPV.	5/73/7 Date	te Time
of s	9884 SHERIDAN LAKES CONDO INC Ervice endorsed thereon by me, and a copy of the complaint, petition, or initial pleading, by the INDIVIDUAL SERVICE	da, by serving the within the following method:	named person a true copy of the writ, with the date
II IR	STITUTE SERVICE:		
	At the defendant's usual place of abode on "any person residing therein who is 15 years of	age or older", to wit:	
	, in accordance with F.S. 48.031(1)(a)		1
_			
	To, the defendant's spouse, at		in accordance with F.S. 48.031(2)(a)
	To, the person in charge of the defendant's buserve the defendant have been made at the place of business	isiness in accordance wit	th F.S. 48.031(2)(b), after two or more attempts to
CO	RPORATE SERVICE:		1
	To, holding the following position of said cor accordance with F.S. 48.081	poration	in the absence of any superior officer
_	To, an employee of defendant corporation in	accordance with F.S. 48.0	081(3)
		coordance with ES 48 00	91
	To, as resident agent of said corporation in ac	ceordance with 1.5. 40.09	
			, designated employee or person in ch
	PARTNERSHIP SERVICE: To, partner, or to	orty described in the comp	plaint or summons. Neither the tenant nor a person
	PARTNERSHIP SERVICE: To, partner, or to of partnership, in accordance with F.S. 48.061(1) POSTED RESIDENTIAL: By attaching a true copy to a conspicuous place on the proper	o	plaint or summons. Neither the tenant nor a person
	PARTNERSHIP SERVICE: To, partner, or to of partnership, in accordance with F.S. 48.061(1) POSTED RESIDENTIAL: By attaching a true copy to a conspicuous place on the proper residing therein 15 years of age or older could be found at the defendant's usual place of at	o	plaint or summons. Neither the tenant nor a person F.S. 48.183
	PARTNERSHIP SERVICE: To	orty described in the comp bode in accordance with l 2 nd attempt date/time:_ erty in accordance with F	plaint or summons. Neither the tenant nor a person F.S. 48.183
	PARTNERSHIP SERVICE: To, partner, or to of partnership, in accordance with F.S. 48.061(1) . POSTED RESIDENTIAL: By attaching a true copy to a conspicuous place on the proper residing therein 15 years of age or older could be found at the defendant's usual place of at 1st attempt date/time: POSTED COMMERCIAL: By attaching a true copy to a conspicuous place on the proper	orty described in the comp bode in accordance with l 2 nd attempt date/time:_ erty in accordance with F	F.S. 48.183 F.S. 48.183

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

SCOTT J. ISRAEL, SHERIFF BROWARD COUNTY, FLORIDA

BY: Joe frond 1493 L D.S.

ORIGINAL

BROWARD COUNTY, FORT LAUDERDALE, FLORIDA RECORDS, TÂXES AND TREASURY DIVISION/TAX DEED SECTION **PROPERTY ID # 514208-AH-0250 (TD # 39605)**

RECEIVED SHERIFF

2818 MAY 22 AM 10: 29

BROWARD COUNTY, FLORIDA

WARNING

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

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

ORIGINAL DOCUMENT

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- * Amount due if paid by May 31, 2018\$7,665.11
 - Or
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FOR TAX DEEDS PROCESS AND AUCTION RULES, PLEASE VISIT

www.broward.org/recordstaxestreasury

PLEASE SERVE THIS ADDRESS OR LOCATION

SHERIDAN LAKES CONDO INC 2699 STIRLING RD STE C207 FORT LAUDERDALE, FL 33312

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



Department of State / Division of Corporations / Search Records / Detail By Document Number /

Detail by Entity Name

Florida Not For Profit Corporation SHERIDAN LAKES CONDOMINIUM, INC.

Filing Information

Document Number 711191 **FEI/EIN Number** 59-1321870 **Date Filed** 07/14/1966

State FL

Status ACTIVE

Principal Address 2255 PARK LANE HOLLYWOOD, FL 33021

Changed: 04/04/1985

Mailing Address

2255 PARK LANE

HOLLYWOOD, FL 33021

Changed: 04/04/1985

Registered Agent Name & Address

RODRIGUEZ, MARC

c/o ASSOCIATION SERVICES OF FLORIDA

10112 USA TODAY WAY MIRAMAR, FL 33025

Name Changed: 02/09/2016

Address Changed: 02/09/2016

Officer/Director Detail

Name & Address

Title PRESIDENT

FENNELL, MICHELINE 2441 Carlyle Lane

#3-155

Hollywood, FL 33021

Title VICE PRESIDENT

LAUTENSCHLAEGER, CHARLES 2402 Carlyle Lane #3-150 Hollywood, FL 33021

Title SECRETARY

PAULDING, HARRIET 2446 Garland Circle #4-192 Hollywood, FL 33021

Title TREASURER

WEIS, JUDY 2309 Park Lane #6-216 Hollywood, FL 33021

Title DIRECTOR

CHARRON, LINDA 2309 Park Lane #6-105 Hollywood, FL 33021

Title DIRECTOR

PELTIER, ALICE 3220 Sheridan Lane #1-119 Hollywood, FL 33021

Title DIRECTOR

DODGE, JAMES 2200 Park Lane #8-201 Hollywood, FL 33021

Title DIRECTOR

MASCARO, JOSEPH 2300 Park Lane #9-208 Hollywood, FL 33021

Annual Reports

Report Year	Filed Date
2015	01/06/2015
2016	02/09/2016

2017	01/11/2017	
Document Images		
01/11/2017 ANNUAL	REPORT	View image in PDF format
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Florida Department of State, Division of Corporations

ROTARY ASSOCIATION OF A MAINTINA RY CORMISSION FOR 20, 1 1923 BONDED THEM SERVARE 187, 080.

DONALD J. VESTAL, P.A. 4600 Sheridan 51., Sulte 300 HOLLYWOOD, FLORIDA 33021

Warranty Deed (STATUTORY FORM—SECTION 689.02 F.S.)

This Indenture	Made this 1	6th day of	December	19 88 . Between
MARY SOLOMON,	f/k/a MNRY GORDON,	joined by her h	usb∉nd, ALEX SOLO	M.N,
of the County of	BROWARD	, State of	FLCRIDA	, grantor*, and
ERNEST V. NOBLE	and ASTA JOHANNE N	DBLE, his wife	•	66
whase post office as	ddress is 2223 Park La	ine, #210, Holly	wood, Florida	; t ; t
of the County of	BROWARD	, State of	FIORIDA	grantee* [
B itnesseth, 11	nat said grantor, for and in	consideration of the	um of Ten and no/	100 Dollars (10.00)
acknowledged, has	od valuable considerations to grunted, bargained and so ate, lying and being in	to said grantor in his old to the said grant	and paid by said grante ee, and grantee's heirs a EROWARD Count	te, the receipt whereof is hereby ond assigns forever, the following by, Florida, to-wit
APARTME thereof	nium parcel No. 210 INTS NO. 7, according 5, as recorded in Of Public Records of E	ng to the Declar Fficial Records	ration of Condomin Book 4151, Page 6	has been Paid
SURVICE	то:			in Broward County of by life Stamp Tax as required by life
1.) Ta	es for the year 198	39 and all subsa	equent years	Mathe Thomas Man
	nditions, Restriction dinances of record,		Limitations, and	20ning
In Wilness W	"Grantor" and "gran	tee" are used for sind has hereunto set grad	gulor or plural, as contex	rlay and year first above written (Seol)
	<u> </u>		Chi Selena	(Seal)
		•	ALEX SOLOMON	(Seal)
MARY Some known to be the Vexecuted the	ARD that on this day before me, OLOMON, f/k/a MARY (the person described in	GORLON, joined and who executed the	by her husband, Al	ments, personally appeared
My commission exp	ires:			Notary Public
	Constant of Francisco	DONALD J.	treet, Suite 300	



CONDOMINIUMS, INC. 2255 PARK LANE HOLLYWOOD, FLORIDA 33021 CERTIFICATE OF APPROVAL

(305) 961-4593

Upon the application of Al & Mary Solomon to sell/mount the nereinafter described Apartment/ to:

Noble & Asta Johanna Moble , the matter having been investigated and considered by the BOARD OF DIRECTORS on November 17, 1088; whereupon the BOARD did grant approval for said transaction and the following described Apartment/Villa may be sold/rended to the aforesaid

> Condominium Parcel No. 210 of No.7 Sheridan Lakes Condominium 2223 Park Lane according to the Declaration of Condominiums thereof, and all amendments thereto, recorded in Official Records Book 1151 on Page 655, of the Public Records Of Broward County. Florida.

Dated this 17 of November 19 88.

Witness:

this fifth day of herenides 19 58. ... speakerited and sworn to before me

Sublic, State of Plor Notary Public, State of Plorida.

My Commission expires:

EGGP AND A MARKET NO STOCK L A HESTER SOLAR APP WE HATTOR

Presiden

Prepared by: DOUGLAS M. DETARDO, ESQ. DOUGLAS M. DETARDO, P.A. 4747 Hollywood Boulevard Hollywood, FL 33021-6503 (954)-987-3400

Return to

Parcel ID	Number: 11208-AH-02500	l
Grantee #	1 TIN:	1
Grantee #	2 TIN:	l

WARRANTY DEED

This Indenture made this 6 day of Maul, 2005 BETWEEN ASTA JOHANNE NOBLE, the unremarried widow of ERNEST V. NOBLE

of 20 MILL STREET, SHELTON, CT 06484, GRANTOR, and HANA ZIMERMAN, a single woman

of: 2223 PARK LN., APT 210, HOLLYWOOD, FL 33021, GRANTEE,

W I T N E S S E T H , That said Grantor, for and in consideration of the sum of TEN AND 00/100'S (\$10.00) Dollars and other good and valuable considerations to said grantor in hand paid by said grantee, the receipt whereof is hereby acknowledged, has granted, bargained and sold to the grantee and grantee's heirs and assigns forever the following described land located in the County of BROWARD, State of Florida, to-wit:

Condominium parcel No. 210 of SHERIDAN LAKES CONDOMINIUM APARTMENTS NO. 7, according to the Declaration of Condominium thereof, as recorded in Official Records Book 4151, Page 655, of the Public Records of Broward County, Florida

Subject to taxes for the year 2005, and subsequent years; conditions, restrictions, easements, reservations and limitations of record, if any, and zoning ordinances affecting said property.

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

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

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

Signed scaled and delivered in our presence:

Print Name: Dougcas DETARD

Print Name: JOHN IBSEN

ASTA JOHANNE NOBLE

(SEAL)

STATE OF FLORIDA COUNTY OF BROWARD

I HEREBY CERTIFY that the foregoing instrument was acknowledged before me this _____ day of _____, 2005, by ASTA JOHANNE NOBLE, the unremarried widow of ERNEST V. NOBLE, who is personally known to me or who has produced _____ as identification and who did not take an oath.

NOTARY PUBLIC

MY COMMISSION EXPIRES:



may 18, 2008



CONDOMINIUMS, INC. 2255 PARK LANE HOLLYWOOD, FLORIDA 33021

(305) 961-4593

CERTIFICATE OF APPROVAL
Upon the application of
to sell//rent the hereinafter described Apartment/Villa to:
HANA Zimmer man , the matter having been investigated and considered by the BOARD OF DIRECTORS on From 19 - 2005; whereupon the BOARD did grant approval for said transaction and the following described Apartment/Villa may be sold/rented to the aforesaid
Condominium Parcel No of No factoridan Lakes Condominium according to the Declaration of Condominiums thereof, and all amendments thereto, recorded in Official Records Book on Page, of the Public Records Of Broward County, Florida.
Dated this 17 of Feb 30.05
Witness: Dernon & Old President
Jaco Ruffell Rover,
Subscribed and Sworn to before me this fig. day of febr. 19 2005 John O. Torosian Commission # DD299741
Notary Public, State of Florida.
My Commission expires:

CFN # 107081522, OR BK 44069 Page 382, Page 1 of 20, Recorded 05/21/2007 at 02:07 PM, Broward County Commission, Doc M: \$227.50 Int. Tax \$130.00 Deputy Clerk 2080

This Instrument Prepared By:

PERFORMANCE TITLE, INC
7061 W. Commerical Blvd - Suite 5A
Tamarac, FL 33319

After Recording Return To:
SIEWART IENIER SERVICES
9700 BISSINET, SUITE 1500, MAIL SIOP – 27
HIBION, TEXAS 77036
IDEN NUTLEY: 07-FC1277

[Space Above This Line For Recording Data] -

MORTGAGE

MIN: 100080190065583445

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 APRIL 30, 2007, together with all Riders to this document.
- (B) "Borrower" is HANA ZIMERMAN, 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 NOVASTAR MORTGAGE, INC.

Lender is a CORPORATION organized and existing under the laws of VIRGINIA .

Lender's address is 6200 OAK TREE BLVD. THIRD FLOOR, INDEPENDENCE, OHIO 44131

(E) "Note" means the promissory note signed by Borrower and dated APRIL 30, 2007 The Note states that Borrower owes Lender SIXTY-FIVE THOUSAND AND 00/100

Dollars (U.S. \$ 65,000.00) plus interest.

Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than MAY 1, 2037

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

FLORIDA--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT - MERS Form 3010 1/01 (02/01/07) Page 1 of 15

DocMagic @Forms 800-649-1362 www.docmagic.com



• •	,	Note, plus interest, any prepayment charges and late charges due under
the Note, and all sums due under this Sec		J
(H) "Riders" means all Riders to this Se	curit	ty Instrument that are executed by Borrower. The following Riders are
to be executed by Borrower [check box a	as ani	policablel:
,		
☐ Adjustable Rate Rider		Planned Unit Development Rider
☐ Balloon Rider		Biweekly Payment Rider
1-4 Family Rider		Second Home Rider
	\boxtimes	Other(s) [specify]
		PREPAYMENT RIDER TO SECURITY INST

- (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.
- (P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §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

Of BROWARD:

[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

CONDOMINIUM PARCEL NO. 210 OF SHERIDAN LAKES CONDOMINIUM

APARTMENTS NO. 7, ACCORDING TO THE DECLARATION THEREOF, AS
RECORDED IN OFFICIAL RECORDS BOOK 4151, PAGE 655 OF THE PUBLIC
RECORDS OF BROWARD COUNTY, FLORIDA.

which currently has the address of

2223 PARK LANE #210 |Street|

HOLLYWOOD

, Florida

33021 [Zip Code] ("Property Address"):

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

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

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

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

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

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

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and

assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

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

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

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder

of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

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

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

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

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

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

If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

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

- 6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for a tleast one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.
- 7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

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

- 8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.
- 9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable

attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument; including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

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

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. Borrower shall not surrender the leasehold estate and interests herein conveyed or terminate or cancel the ground lease. Borrower shall not, without the express written consent of Lender, alter or amend the ground 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 Lenderrequired Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

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

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

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

of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

- (a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.
- (b) Any such agreements will not affect the rights Borrower has if any with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.
- 11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

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

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

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

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

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

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

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

- 12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.
- 13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

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

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

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

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

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

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

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

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

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

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

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

purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

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

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

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

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

to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

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

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

- 22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.
- 23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.
- 24. Attorneys' Fees. As used in this Security Instrument and the Note, attorneys' fees shall include those awarded by an appellate court and any attorneys' fees incurred in a bankruptcy proceeding.
- 25. Jury Trial Waiver. The Borrower hereby waives any right to a trial by jury in any action, proceeding, claim, or counterclaim, whether in contract or tort, at law or in equity, arising out of or in any way related to this Security Instrument or the Note.

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

-Borrower		HANA ZIMERMAN Borrower 2223 PARK LANE #210, HOLLYWOOD, FLORIDA 33021
(Seal) -Borrower		(Seal) -Borrower
(Seal) -Borrower		(Seal) -Borrower
	Witness	Signed sealed and delivered in the presence of:

[opace Bolott 1185]	ane for Acknowledgment]
STATE OF FLORIDA	
COUNTY OF BROWARD	
The foregoing instrument was acknowledged bef	fore me this 30 day of wence 7007
by HANA ZIMERMAN	
who is personally known to me or who has produced as identification.	(Type of Identification) Signature Signature Name of Notary
Size of Florida), https://doi.org/10.100/10	Title Serial Number, if any

Loan Number: 07-FC1277

CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 30th day of APRIL, 2007, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to NOVASTAR MORTGAGE, INC., A VIRGINIA CORPORATION

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

2223 PARK LANE #210, HOLLYWOOD, FLORIDA 33021
[Property Address]

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

SHERIDAN LAKES CONDOMINIUM [Name of Condominium Project]

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

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

- A. Condominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.
- B. Property Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes and floods, from which Lender requires insurance, then: (i) Lender waives the provision in Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

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

MULTISTATE CONDOMINIUM RIDER Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 31410 1/01 Page 1 of 3

DocMagic @Forms 800-649-1362 www.docmagic.com Borrower shall give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

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

- C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.
- D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 11.
- E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.
- F. Remedies. If Borrower does not pay condominium dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

(Seal	HANA ZIMERMAN -Borrower
(Seai	(Seal) -Borrower

-Borrower

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

___ (Seal) -Borrower

PREPAYMENT RIDER

Loan Number: 07-FC1277

Date: APRIL 30, 2007

Borrower(s): HANA ZIMERMAN

THIS PREPAYMENT RIDER (the "Rider") is made this 30th day of APRIL . 2007 , and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure repayment of Borrower's promissory note (the "Note") in favor of NOVASTAR MORTGAGE, INC., A VIRGINIA CORPORATION

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

2223 PARK LANE #210, HOLLYWOOD, FLORIDA 33021

[Property Address]

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

A. PREPAYMENT CHARGE

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

4 . BORROWER'S RIGHT TO PREPAY; PREPAYMENT CHARGE

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

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

If the Note contains provisions for a variable interest rate, my partial Prepayment may reduce the amount of my monthly payments after the first Change Date following my partial Prepayment. However, any reduction due to my partial Prepayment may be offset by an interest rate increase. If this Note provides for a variable interest rate or finance charge, and the interest rate or finance charge at any time exceeds the legal limit under

(Seal) -Borrower(Seal) -Borrower	(Seal) -Borrower(Seal) -Borrower
HANA ZIMERMAN -Borrower	(Seal) -Borrower
of the original Principal amount of the loan, equal to SIX (6) more the total of my Prepayments within any 12-nethe original Principal amount of the loan.	-month period exceeds twenty percent (20%) I will pay a Prepayment charge in an amount of this advance interest on the amount by which nonth period exceeds twenty percent (20%) of and agrees to the terms and provisions contained in this

Prepared by:

RECORD AND

Nathalie F. Demesmin, Esquire

Record & Return to: Law Office of Marshall C. Watson

→ Fo

1800 NW 49th Street, Suite 120 Fort Lauderdale, Florida 33309 Telephone: (954) 453-0365 Facsimile: (954) 771-6052

ASSIGNMENT OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS:

KNOW ALL MEN BY THESE PRESENTS:
THAT MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INCORPORATED AS NOMINEE FOR
NOVASTAR MORTGAGE, INC. residing or located at 1595, Six ing Hilled # 310 Vienn
VA 22/82 herein designated as the assignor, for and in consideration of the sum of \$1.00
Dollar and other good and valuable consideration, the receipt of which is hereby acknowledged, does hereby grant,
bargain, sell, assign, transfer and set over unto NOVASTAR MORTGAGE INC. residing or located at: \$740
Ward PKWY Ste #300 karsascity, MS 64114 herein designated as the assignee, the
mortgage executed by HANA ZIMERMAN recorded May 21, 2007 in Broward County, Florida at Book 44069 and
Page 382 encumbering the property more particularly described as follows:
CONDOMINIUM PARCEL NO. 210 OF SHERIDAN LAKES CONDOMINIUM
APARTMENTS NO. 7, ACCORDING TO THE DECLARATION THEREOF, AS
RECORDED IN OFFICIAL RECORDS BOOK 4151 PAGE 655, OF THE PUBLIC
RECORDS OF BROWARD COUNTY, FLORIDA, TOGETHER WITH AN UNDIVIDED
INTEREST IN THE COMMON ELEMETS APPURTENANT THERETO.
together with the note and each and every other obligation described in said mor gage and the money due and to become due thereon
TO HAVE AND TO HOLD the same unto the said assignee, its successors and assigns forever, but without recourse
on the undersigned, effective as of
on the undersigned, effective as of
In Witness Whereof, the said Assignor has hereunto set his hand and seal or caused these presents to be signed by its
proper corporate officers and its corporate seal to be hereto affixed this
MODEO A CELEVICIO DE CALCETTO A TALON
MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INCORPORATED AS NOMINEE FOR
NOVASTA LMPRITOL GE, INC.
ATTEST:
PRINT NAME: LATE SOUL VOICE V
/
and the state of t
Signed in the presence of:

WITNESS:
Print Name:
WITNESS MALTHAM
Print Name:
STATE OF Minnesta

COUNTY OF Wakoh

WITNESS my hand and official seal in the County and State last aforesaid this 33 day of 2008.

MARK BISCHOF
NOTARY PUBLIC - MINNESOTA
MY COMMISSION
EXPIRES JAN. 31, 2013

NOTARY PUBLIC

CFN # 109867610, OR BK 47717 Page 1699, Page 1 of 2, Recorded 02/14/2011 at 12:25 PM, Broward County Commission, Doc. D \$1.40 Deputy Clerk 2030



In the Circuit Court of the Seventeenth Judicial Circuit In and for Broward County, Florida

SHERIDAN LAKES CONDO INC Plaintiff VS. ZIMERMAN, HANA

Defendant

CACE-09-064933 Division: 03

Certificate of Title

The undersigned, Howard C. Forman, Clerk of the Court, certifies that he executed and filed a certificate of sale in this action on January 27, 2011, for the property described herein and that no objections to the sale have been filed within the time allowed for filing objections.

The following property in Broward County, Florida:

- SEE ATTACHMENT -

Was sold to: SHERIDAN LAKES CONDOMINIUM, INC. 2699 Stirling Road Suite C207 Fort Lauderdale, FL, 33312

Witness my hand and the seal of this court on February 08. 2011.

COUNTY COUNTY COUNTY LA CO

Howard C. Forman, Clerk of Circuit Courts
Broward County, Florida

Total consideration: \$200.00 Doc Stamps: \$1.40

 $= c_1(\partial \theta_1(x) + \partial \theta_2(x) + d_1(x) + d_2(x) +$

CIRCUIT CIVIL 2011 FEB 08 AM 8:25 FILED FOR RECORD CLERK OF CIRCUIT COURT BROWARD COUNTY, FLA.



CFN # 109867610, OR BK 47717 PG 1700, Page 2 of 2

Condominium Unit 210, of Sheridan Lakes Condominium Apartments No. 7, according to the Declaration of Condominium thereof, recorded in Official Records Book 4151, at Page 655, of the Public Records of BROWARD County, Florida. a/k/a 2223 Park Lane, #210, Hollywood, FL 33021.

Condominium Unit 210, of Sheridan Lakes Condominium Apartments No. 7, according to the Declaration of Condominium thereof, recorded in Official Records Book 4151, at Page 655, of the Public Records of BROWARD County, Florida. a/k/a 2223 Park Lane, #210, Hollywood, FL 33021.

CIRCUIT CIVIL 2011 FEB 08 AM 8:25 FILED FOR RECORD CLERK OF CIRCUIT COURT BROWARD COUNTY, FLA.

PROPERTY ID # 514208-AH-0250 (TD # 39605)

WARNING

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

SHERIDAN LAKES CONDO INC 2699 STIRLING RD STE C207 FORT LAUDERDALE, FL 33312

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 2223 PARK LANE #210, HOLLYWOOD, FL 33021-3723 IS BEING SCHEDULED FOR TAX DEED AUCTION. ONCE THE PROPERTY IS SOLD, UNPAID TAXES CAN NO LONGER BE REDEEMED. OTHER TAX YEARS MAY BE OWED BUT NOT INCLUDED IN THE AMOUNT BELOW, PLEASE CALL FOR MORE INFORMATION.

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

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

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 May 31, 2018\$7,665.11
- * Estimated Amount due if paid by June 19, 2018\$7,757.21

THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON <u>June 20, 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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CITY OF HOLLYWOOD TREASURY DIVISION 2600 HOLLYWOOD BLVD HOLLYWOOD, FL 33020

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SHERIDAN LAKES CONDOMINIUM, INC. 2255 PARK LANE HOLLYWOOD, FL 33021

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ALTERNA FUNDING II, LLC PO BOX 54967 NEW ORLEANS, LA 70154

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PROPERTY ID # 514208-AH-0250 (TD # 39605)

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NOVASTAR MORTGAGE INC. 8140 WARD PKWY, STE #300 KANSAS CITY, MS 64114

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PROPERTY ID # 514208-AH-0250 (TD # 39605)

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MARC RODRIGUEZ, REGISTERED AGENT O/B/O SHERIDAN LAKES CONDOMINIUM, INC., C/O ASSOCIATION SERVICES OF FLORIDA 10112 USA TODAY WAY MIRAMAR, FL 33025

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FOR TAX DEEDS PROCESS AND AUCTION RULES, PLEASE VISIT

www.broward.org/recordstaxestreasury

PROPERTY ID # 514208-AH-0250 (TD # 39605)

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HANA ZIMERMAN 2223 PARK LANE APT 210 HOLLYWOOD, FL 33021

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NOVASTAR MORTGAGE INC. 6200 OAK TREE BLVD THIRD FLOOR INDEPENDENCE, OH 44131

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C T CORPORATION SYSTEM C/O NOVASTAR MORTGAGE, INC 1200 SOUTH PINE ISLAND ROAD PLANTATION, FL 33324

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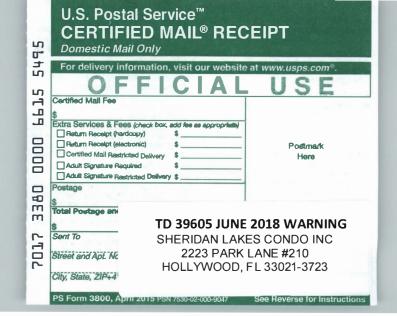
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	U.S. Postal Service [™] CERTIFIED MAIL [®] RECEIPT	
88	Domestic Mail Only	
2	For delivery information, visit our website at www.usps.com®.	
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m	TD 39605 JUNE 2018 WARNING	
2	Sent To CITY OF HOLLYWOOD	
17	TREASURY DIVISION	
무	2600 HOLLYWOOD BLVD	
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	U.S. Postal Service™ CERTIFIED MAIL® RECEIPT	
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17	Sent To SHERIDAN LAKES CONDOMINIUM, INC.	
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	City, State, ZIP+4	
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	PS Form 3800, April 2015 PSN 7530-02-000-9047	See Reverse for Instructions

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20	10112 USA TODAY WAY	
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SE	NDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
E	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 A. Signature Agent Addressee B. Received by (Printed Name) MERIND, C. Date of Delivery
1	TD 39605 JUNE 2018 WARNING CITY OF HOLLYWOOD TREASURY DIVISION 2600 HOLLYWOOD BLVD HOLLYWOOD, FL 33020	D. Is delivery address different from Item 1?
	9590 9402 3578 7305 3357 19	3. Service Type
2.	7017 3380 0000 6615 54	testricted Delivery Signature Confirmation Restricted Delivery Signature Confirmation Restricted Delivery
PS	Form 3811, July 2015 PSN 7530-02-000-9053	Domestic Return Receipt

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 Agent Addressee B. Received by (Printed Name) C. Date of Delivery
TD 39605 JUNE 2018 WARNING SHERIDAN LAKES CONDOMINIUM, INC. 2699 STIRLING ROAD SUITE C207 FORT LAUDERDALE, FL 33312	D. Is delivery address different from item 1? If YES, enter delivery address below: No
9590 9402 3578 7305 3357 26	3. Service Type
7017 3380 0000 6615 5501	
PS Form 3811, July 2015 PSN 7530-02-000-9053	Domestic Return Receipt

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:	D. Is delivery address different from item 1? ☐ Yes If YES, enter delivery address below: ☐ No
TD 39605 JUNE 2018 WARNING ALTERNA FUNDING II, LLC PO BOX 54967 NEW ORLEANS, LA 70154	
9590 9402 3578 7305 3358 01	3. Service Type
2 7017 3380 0000 6615 557	Pelivery Restricted Delivery
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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. Article Addressed to: 	A. Signature Agent Addressee B. Received by (Printed Name) C. Date of Delivery 5-24-18 D. Is delivery address different from item 1? Yes If YES, enter delivery address below:	
TD 39605 JUNE 2018 WARNING HANA ZIMERMAN 2223 PARK LANE APT 210 HOLLYWOOD, FL 33021		
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TD 39605 JUNE 2018 WARNING SHERIDAN LAKES CONDOMINIUM, INC. 2255 PARK LANE HOLLYWOOD, FL 33021	D. Is delivery address different from item 1? ☐ Yes If YES, enter delivery address below: ☐ No	
9590 9402 3578 7305 3357 40	3. Service Type	
2. Article Number 7017 3380 0000 6615 551	Circly Hestricted Belivery	
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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 Agent Addressee B. Received by (Printed Name) C. Date of Delivery 3-24-1
TD 39605 JUNE 2018 WARNING SHERIDAN LAKES CONDO INC 2223 PARK LANE #210 HOLLYWOOD, FL 33021-3723	D. Is delivery address different from item 1? ☐ Yes If YES, enter delivery address below: ☐ No
9590 9402 3578 7305 3357 33	3. Service Type
2. A 7017 3380 0000 6615 5	ry Restricted Delivery Signature Confirmation Signature Confirmation Restricted Delivery (over \$500)
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