



**339 SIXTH AVENUE, SUITE 1400  
PITTSBURGH, PA 15222**  
**Phone: (412) 391-5555 Fax: (412) 391-7608**  
**E-mail: [TitleExpress@grantstreet.com](mailto:TitleExpress@grantstreet.com)**  
  
**[www.GrantStreet.com](http://www.GrantStreet.com)**

## **UPDATE REPORT**

**UPDATE ORDER DATE:** 03/13/2019

**REPORT EFFECTIVE DATE: PREVIOUS SEARCH UP TO** 03/12/2019

**CERTIFICATE #** 2014-8012

**ACCOUNT #** 494126DA0380

**ALTERNATE KEY #** 251263

**TAX DEED APPLICATION #** 39892

**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:**

Unit A-210, in CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium thereof, recorded in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida; said unit and appurtenance are located on TRACT "A" OF PIEDRA DEL SOL, according to the Plat thereof, as recorded in Plat Book 82, Page 39, of the Public Records of Broward County, Florida, and all amendments thereto.

**PROPERTY ADDRESS:** 2611 NW 56 AVENUE #A210, LAUDERHILL FL 33313

### **OWNER OF RECORD ON CURRENT TAX ROLL:**

CIRCLE ONE CONDOMINIUM INC

% BENCHMARK PROPERTY MANAGEMENT

7932 WILES RD

CORAL SPRINGS, FL 33067 (Matches Property Appraiser records.)

### **APPARENT TITLE HOLDER & ADDRESS OF RECORD:**

CIRCLE ONE CONDOMINIUM, INC.

1200 PARK CENTRAL BLVD SOUTH

POMPANO BEACH, FL 33064 (Per Certificate of Title)

CIRCLE ONE CONDOMINIUM, INC.

C/O BENCHMARK PROPERTY MANAGEMENT

7932 WILES ROAD

CORAL SPRINGS, FL 33067 (Per Sunbiz. Declaration recorded in 8710-203.)

KAYE BENDER REMBAUM, REGISTERED AGENT

O/B/O CIRCLE ONE CONDOMINIUM, INC.

1200 PARK CENTRAL BLVD

POMPANO BEACH, FL 33064 (Per Sunbiz)

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

### **MORTGAGE HOLDER OF RECORD:**

No new documents found.

**LIENHOLDERS AND OTHER INTERESTED PARTIES OF RECORD:**

FLORIDA PROPERTY RECEIVER FORCE, LLC

Instrument: 115134552

28 WEST FLAGLER STREET, SUITE 201

MIAMI, FL 33130 (Per Order)

(This document references the incorrect legal description, however notates subject property address and Parcel ID number.)

**UPDATE REPORT – CONTINUED**

**PARCEL IDENTIFICATION NUMBER:** 4941 26 DA 0380

**CURRENT ASSESSED VALUE:** \$40,500

**HOMESTEAD EXEMPTION:** No

**MOBILE HOME ON PROPERTY:** No

**OUTSTANDING CERTIFICATES:**

1. 2018-6499

**OPEN BANKRUPTCY FILINGS FOUND?** No

**OTHER INSTRUMENTS ASSOCIATED WITH PROPERTY BUT NO NOTICE REQUIRED:**

No new documents found.

**\*\*Update search found 1 new order and updated Property Appraiser record and Assessed Value.**

**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



<b>Site Address</b>	<b>2611 NW 56 AVENUE #A210, LAUDERHILL FL 33313</b>	<b>ID #</b>	4941 26 DA 0380
<b>Property Owner</b>	CIRCLE ONE CONDOMINIUM INC % BENCHMARK PROPERTY MANAGEMENT	<b>Millage</b>	1912
<b>Mailing Address</b>	7932 WILES RD CORAL SPRINGS FL 33067	<b>Use</b>	04
<b>Abbr Legal Description</b>	CIRCLE ONE CONDO UNIT A-210		

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

Property Assessment Values					
Year	Land	Building / Improvement	Just / Market Value	Assessed / SOH Value	Tax
2018	\$4,050	\$36,450	\$40,500	\$23,960	
2017	\$2,990	\$26,890	\$29,880	\$21,790	\$1,032.01
2016	\$2,220	\$19,960	\$22,180	\$19,810	\$917.72

2018 Exemptions and Taxable Values by Taxing Authority				
	County	School Board	Municipal	Independent
<b>Just Value</b>	\$40,500	\$40,500	\$40,500	\$40,500
<b>Portability</b>	0	0	0	0
<b>Assessed/SOH</b>	\$23,960	\$40,500	\$23,960	\$23,960
<b>Homestead</b>	0	0	0	0
<b>Add. Homestead</b>	0	0	0	0
<b>Wid/Vet/Dis</b>	0	0	0	0
<b>Senior</b>	0	0	0	0
<b>Exempt Type</b>	0	0	0	0
<b>Taxable</b>	\$23,960	\$40,500	\$23,960	\$23,960

Sales History				Land Calculations		
Date	Type	Price	Book/Page or CIN	Price	Factor	Type
5/22/2012	CET-T	\$100	48811 / 80			
3/31/2006	WD	\$134,900	41767 / 1786			
8/31/2005	WD*	\$1,742,000	40494 / 304			
8/31/2005	QC*	\$100	40494 / 243			
4/28/2000	SWD	\$17,000	30681 / 1284			
				<b>Adj. Bldg. S.F.</b>		840
				<b>Units/Beds/Baths</b>		1/2/1
				<b>Eff./Act. Year Built: 1981/1980</b>		

\* Denotes Multi-Parcel Sale (See Deed)

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



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## **UPDATE REPORT**

**UPDATE ORDER DATE:** 05/07/2018

**REPORT EFFECTIVE DATE: PREVIOUS SEARCH UP TO** 05/06/2018

**CERTIFICATE #** 2014-8012

**ACCOUNT #** 494126DA0380

**ALTERNATE KEY #** 251263

**TAX DEED APPLICATION #** 39892

**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:**

Unit A-210, in CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium thereof, recorded in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida; said unit and appurtenance are located on TRACT "A" OF PIEDRA DEL SOL, according to the Plat thereof, as recorded in Plat Book 82, Page 39, of the Public Records of Broward County, Florida, and all amendments thereto.

**PROPERTY ADDRESS:** 2611 NW 56 AVENUE #A210, LAUDERHILL FL 33313

### **OWNER OF RECORD ON CURRENT TAX ROLL:**

CIRCLE ONE CONDOMINIUM INC

% BENCHMARK PROPERTY MANAGEMENT

7932 WILES RD

CORAL SPRINGS, FL 33067 (Matches Property Appraiser records.)

### **APPARENT TITLE HOLDER & ADDRESS OF RECORD:**

CIRCLE ONE CONDOMINIUM, INC.

1200 PARK CENTRAL BLVD SOUTH

POMPANO BEACH, FL 33064 (Per Certificate of Title)

CIRCLE ONE CONDOMINIUM, INC.

C/O BENCHMARK PROPERTY MANAGEMENT

7932 WILES ROAD

CORAL SPRINGS, FL 33067 (Per Sunbiz. Declaration recorded in 8710-203.)

KAYE BENDER REMBAUM, REGISTERED AGENT

O/B/O CIRCLE ONE CONDOMINIUM, INC.

1200 PARK CENTRAL BLVD

POMPANO BEACH, FL 33064 (Per Sunbiz)

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

### **MORTGAGE HOLDER OF RECORD:**

No new documents found.



**LIENHOLDERS AND OTHER INTERESTED PARTIES OF RECORD:**

No new documents found.

**UPDATE REPORT – CONTINUED**

**PARCEL IDENTIFICATION NUMBER:** 4941 26 DA 0380

**CURRENT ASSESSED VALUE:** \$29,880

**HOMESTEAD EXEMPTION:** No

**MOBILE HOME ON PROPERTY:** No

**OUTSTANDING CERTIFICATES:** N/A

**OPEN BANKRUPTCY FILINGS FOUND?** No

**OTHER INSTRUMENTS ASSOCIATED WITH PROPERTY BUT NO NOTICE REQUIRED:**

No new documents found.

\*\*Update search found no new recorded documents.

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**Christina Young**

Title Examiner



**MARTY KIARD**  
**BROWARD**  
 COUNTY  
 PROPERTY APPRAISER

Site Address	2611 NW 56 AVENUE #A210, LAUDERHILL FL 33313	ID #	4941 26 DA 0380
Property Owner	CIRCLE ONE CONDOMINIUM INC % BENCHMARK PROPERTY MANAGEMENT	Millage	1912
Mailing Address	7932 WILES RD CORAL SPRINGS FL 33067	Use	04
Abbr Legal Description	CIRCLE ONE CONDO UNIT A-210		

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Just Value	\$40,500	\$40,500	\$40,500	\$40,500
Portability	0	0	0	0
Assessed/SOH	\$23,960	\$40,500	\$23,960	\$23,960
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Add. Homestead	0	0	0	0
Wid/Vet/Dis	0	0	0	0
Senior	0	0	0	0
Exempt Type	0	0	0	0
Taxable	\$23,960	\$40,500	\$23,960	\$23,960

Sales History				Land Calculations		
Date	Type	Price	Book/Page or CIN	Price	Factor	Type
5/22/2012	CET-T	\$100	48811 / 80			
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				Adj. Bldg. S.F.		840
				Units/Beds/Baths		1/2/1
				Eff./Act. Year Built: 1981/1980		

\* Denotes Multi-Parcel Sale (See Deed)

Special Assessments								
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R								
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## **UPDATE REPORT**

**UPDATE ORDER DATE:** 05/07/2018

**REPORT EFFECTIVE DATE: PREVIOUS SEARCH UP TO** 05/06/2018

**CERTIFICATE #** 2014-8012

**ACCOUNT #** 494126DA0380

**ALTERNATE KEY #** 251263

**TAX DEED APPLICATION #** 39892

**COUNTY, STATE:** BROWARD, FL

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CIRCLE ONE CONDOMINIUM INC

% BENCHMARK PROPERTY MANAGEMENT

7932 WILES RD

CORAL SPRINGS, FL 33067 (Matches Property Appraiser records.)

### **APPARENT TITLE HOLDER & ADDRESS OF RECORD:**

CIRCLE ONE CONDOMINIUM, INC.

1200 PARK CENTRAL BLVD SOUTH

POMPANO BEACH, FL 33064 (Per Certificate of Title)

CIRCLE ONE CONDOMINIUM, INC.

C/O BENCHMARK PROPERTY MANAGEMENT

7932 WILES ROAD

CORAL SPRINGS, FL 33067 (Per Sunbiz. Declaration recorded in 8710-203.)

KAYE BENDER REMBAUM, REGISTERED AGENT

O/B/O CIRCLE ONE CONDOMINIUM, INC.

1200 PARK CENTRAL BLVD

POMPANO BEACH, FL 33064 (Per Sunbiz)

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

### **MORTGAGE HOLDER OF RECORD:**

No new documents found.

**LIENHOLDERS AND OTHER INTERESTED PARTIES OF RECORD:**

No new documents found.

**UPDATE REPORT – CONTINUED**

**PARCEL IDENTIFICATION NUMBER:** 4941 26 DA 0380

**CURRENT ASSESSED VALUE:** \$29,880

**HOMESTEAD EXEMPTION:** No

**MOBILE HOME ON PROPERTY:** No

**OUTSTANDING CERTIFICATES:** N/A

**OPEN BANKRUPTCY FILINGS FOUND?** No

**OTHER INSTRUMENTS ASSOCIATED WITH PROPERTY BUT NO NOTICE REQUIRED:**

No new documents found.

\*\*Update search found no new recorded documents.



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**Christina Young**

Title Examiner



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## **PROPERTY INFORMATION REPORT**

**ORDER DATE:** 02/15/2018

**REPORT EFFECTIVE DATE: 20 YEARS UP TO** 02/14/2018

**CERTIFICATE #** 2014-8012

**ACCOUNT #** 494126DA0380

**ALTERNATE KEY #** 251263

**TAX DEED APPLICATION #** 39892

**COUNTY, STATE:** BROWARD, FL

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

### **LEGAL DESCRIPTION:**

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**PROPERTY ADDRESS:** 2611 NW 56 AVENUE #A210, LAUDERHILL FL 33313

### **OWNER OF RECORD ON CURRENT TAX ROLL:**

CIRCLE ONE CONDOMINIUM INC

% BENCHMARK PROPERTY MANAGEMENT

7932 WILES RD

CORAL SPRINGS, FL 33067 (Matches Property Appraiser records.)

### **APPARENT TITLE HOLDER & ADDRESS OF RECORD:**

CIRCLE ONE CONDOMINIUM, INC

OR: 48811, Page: 80

1200 PARK CENTRAL BLVD SOUTH

POMPANO BEACH, FL 33064 (Per Certificate of Title)

CIRCLE ONE CONDOMINIUM, INC.,

C/O BENCHMARK PROPERTY MANAGEMENT

7932 WILES ROAD

CORAL SPRINGS, FL 33067 (Per Sunbiz. Declaration recorded in 8710-203.)

KAYE BENDER REMBAUM, REGISTERED AGENT

O/B/O CIRCLE ONE CONDOMINIUM, INC.

1200 PARK CENTRAL BLVD

POMPANO BEACH, FL 33064 (Per Sunbiz)

### **MORTGAGE HOLDER OF RECORD:**

None found.

**LIENHOLDERS AND OTHER INTERESTED PARTIES OF RECORD:**

TAX EASE FUNDING 2016-1 LLC  
PO BOX 645484 LB# 0005484  
CINCINNATI, OH 45264 (Tax Deed Applicant)

THE BANK OF NEW YORK MELLON FKA THE OR: 47885, Page: 895  
BANK OF NEW YORK, AS TRUSTEE FOR THE  
CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE  
LOAN TRUST 2006-OC4, MORTGAGE PASS-THROUGH  
CERTIFICATES, SERIES 2006-OC4  
101 BARCLAY ST - 4W  
NEW YORK, NY 10286  
(Per Assignment of Mortgage for Prior owner. No Satisfaction or Release found of record.)

HSBC MORTGAGE SERVICES INC OR: 48568, Page: 269  
636 GRAND REGENCY BLVD  
BRANDON, FL 33510  
(Per Assignment of Mortgage for Prior owner. No Satisfaction or Release found of record.)

**PROPERTY INFORMATION REPORT – CONTINUED**

**PARCEL IDENTIFICATION NUMBER:** 4941 26 DA 0380

**CURRENT ASSESSED VALUE:** \$29,880

**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:**

Quit Claim Deed	OR: 23781, Page: 173
Quit Claim Deed	OR: 26297, Page: 382
Warranty Deed	OR: 29210, Page: 1239
Warranty Deed	OR: 29216, Page: 1632
Warranty Deed	OR: 30681, Page: 1284
Quit Claim Deed	OR: 30681, Page: 1286
Order	OR: 32116, Page: 1587
Quit Claim Deed	OR: 40494, Page: 243
Warranty Deed	OR: 40494, Page: 304
Warranty Deed	OR: 41767, Page: 1786
Mortgage	OR: 41767, Page: 1788
Mortgage	OR: 41767, Page: 1806

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**Christina Young**

Title Examiner



**MARTY KIARD**  
**BROWARD**  
 COUNTY  
 PROPERTY APPRAISER

Site Address	2611 NW 56 AVENUE #A210, LAUDERHILL FL 33313	ID #	4941 26 DA 0380
Property Owner	CIRCLE ONE CONDOMINIUM INC % BENCHMARK PROPERTY MANAGEMENT	Millage	1912
Mailing Address	7932 WILES RD CORAL SPRINGS FL 33067	Use	04

Abbreviated Legal Description	CIRCLE ONE CONDO UNIT A-210
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The just values displayed below were set in compliance with [Sec. 193.011](#), Fla. Stat., and include a reduction for costs of sale and other adjustments required by [Sec. 193.011\(8\)](#).

Property Assessment Values					
Click here to see 2017 Exemptions and Taxable Values as reflected on the Nov. 1, 2017 tax bill.					
Year	Land	Building / Improvement	Just / Market Value	Assessed / SOH Value	Tax
2018	\$2,990	\$26,890	\$29,880	\$23,960	
2017	\$2,990	\$26,890	\$29,880	\$21,790	\$1,032.01
2016	\$2,220	\$19,960	\$22,180	\$19,810	\$917.72

2018 Exemptions and Taxable Values by Taxing Authority				
	County	School Board	Municipal	Independent
Just Value	\$29,880	\$29,880	\$29,880	\$29,880
Portability	0	0	0	0
Assessed/SOH	\$23,960	\$29,880	\$23,960	\$23,960
Homestead	0	0	0	0
Add. Homestead	0	0	0	0
Wid/Vet/Dis	0	0	0	0
Senior	0	0	0	0
Exempt Type	0	0	0	0
Taxable	\$23,960	\$29,880	\$23,960	\$23,960

Sales History			
Date	Type	Price	Book/Page or CIN
5/22/2012	CET-T	\$100	48811 / 80
3/31/2006	WD	\$134,900	41767 / 1786
8/31/2005	WD*	\$1,742,000	40494 / 304
8/31/2005	QC*	\$100	40494 / 243
4/28/2000	SWD	\$17,000	30681 / 1284

\* Denotes Multi-Parcel Sale (See Deed)

Land Calculations		
Price	Factor	Type
Adj. Bldg. S.F.		840
Units/Beds/Baths		1/2/1
Eff./Act. Year Built: 1981/1980		

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

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

CERTIFICATE OF MAILING NOTICES

Tax Deed #39892

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 2019, 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:

CIRCLE ONE CONDOMINIUM, INC. 1200 PARK CENTRAL BLVD SOUTH POMPANO BEACH, FL 33064	FLORIDA PROPERTY RECEIVER FORCE, LLC 28 WEST FLAGLER STREET, SUITE 201 MIAMI, FL 33130	CIRCLE ONE CONDOMINIUM, INC., C/O BENCHMARK PROPERTY MANAGEMENT 7932 WILES ROAD CORAL SPRINGS, FL 33067	KAYE BENDER REMBAUM, REGISTERED AGENT O/B/O CIRCLE ONE CONDOMINIUM, INC. 1200 PARK CENTRAL BLVD POMPANO BEACH, FL 33064
BANK OF AMERICA N.A. C/O CT CORPORATION SYSTEM 1200 SOUTH PINE ISLAND ROAD PLANTATION, FL 33324	CIRCLE MILLENNIUM LIMITED PARTNERSHIP 263 GOOLSBY BLVD DEERFIELD BEACH, FL 33442	CIRCLE ONE CONDOMINIUM 2611 NW 56 AVE #A-303 LAUDERHILL, FL 33313	CIRCLE ONE CONDOMINIUM INC % BENCHMARK PROPERTY MANAGEMENT 2611 NW 56 AVENUE #A210 LAUDERHILL, FL 33313
CITY OF LAUDERHILL ATTN: ANA SANCHEZ 5581 W OAKLAND PARK BLVD LAUDERHILL, FL 33313	FLORIDA PROPERTY RECEIVER FORCE JAY SOLO 5920 S HIGHWAY A1A MELBOURNE BEACH, FL 32951	FLORIDA PROPERTY RECEIVER FORCE, LLC ATT: JAY SOLOW 5920 S. HIGHWAY A1A, SUITE 101 MELBOURNE BEACH, FL 32951	FLORIDA PROPERTY RECEIVER FORCE, LLC, 5920 S. HIGHWAY A1A, SUITE 101 MELBOURNE, FL 32951
HSBC MORTGAGE SERVICES INC 636 GRAND REGENCY BLVD BRANDON, FL 33510	OAK STREET MORTGAGE LLC 11595 N MERIDIAN ST SUITE 400 CARMEL, IN 46032	OAK STREET MORTGAGE LLC 1595 SPRING HILL ROAD STE 310 VIENNA, VA 22182	SOLAL INVESTMENT LLC 19026 NE 29 AVE AENTURA, FL 33180
TAX EASE FUNDING 2016-1 LLC PO BOX 645484 LB# 0005484 CINCINNATI, OH 45264	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR CERTIFICATE HOLDERS OF CWALT INC ATTN: CRAIG STEIN ESQUIRE ONE WEST LAS OLAS BLVD, STE 500 FORT LAUDERDALE, FL 33301	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TR 2006-OC4 101 BARCLAY ST - 4W NEW YORK, NY 10286	

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 2019 in compliance with section 197.522 Florida Statutes, 1995, as amended by Chapter 95-147 Senate Bill No. 596, Laws of Florida 1995.

SEAL

Bertha Henry  
COUNTY ADMINISTRATOR  
Finance and Administrative Services Department  
Records, Taxes, & Treasury Division  
  
By \_\_\_\_\_  
Deputy Juliette M. Aikman



# Broward County, Florida

## RECORDS, TAXES & TREASURY DIVISION/TAX DEED SECTION

### NOTICE OF APPLICATION FOR TAX DEED NUMBER 39892

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: 494126-DA-0380  
Certificate Number: 8012  
Date of Issuance: 06/01/2015  
Certificate Holder: TAX EASE FUNDING 2016-1 LLC  
Description of Property: CIRCLE ONE CONDO  
UNIT A-210

A condominium, according to the declaration of condominium recorded on O R Book 8710, Page 203, and all exhibits and amendments thereof, Public Records of Broward County, FL.

Name in which assessed: CIRCLE ONE CONDOMINIUM INC  
Legal Titleholders: CIRCLE ONE CONDOMINIUM INC  
% BENCHMARK PROPERTY MANAGEMENT  
7932 WILES RD  
CORAL SPRINGS, FL 33067

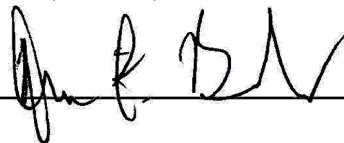
All of said property being in the County of Broward, State of Florida.

Unless such certificate shall be redeemed according to law the property described in such certificate will be sold to the highest bidder on the 19th day of June, 2019. Pre-bidding shall open at 9:00 AM EDT, sale shall commence at 10:00 AM EDT and shall begin closing at 11:01 AM EDT at:

broward.deedauktion.net  
*\*Pre-registration is required to bid.*

Dated this 16th day of May, 2019.

Bertha Henry  
County Administrator  
RECORDS, TAXES, AND TREASURY DIVISION

By: 

Dana F. Buker  
Deputy

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

Publish: DAILY BUSINESS REVIEW  
Issues: 05/16/2019, 05/23/2019, 05/30/2019 & 06/06/2019  
Minimum Bid: 7860.40

## BROWARD DAILY BUSINESS REVIEW

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

### STATE OF FLORIDA COUNTY OF BROWARD:

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

39892

NOTICE OF APPLICATION FOR TAX DEED  
CERTIFICATE NUMBER: 8012

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

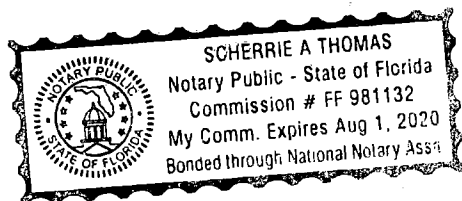
05/16/2019 05/23/2019 05/30/2019 06/06/2019

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

Sworn to and subscribed before me this  
6 day of JUNE, A.D. 2019

(SEAL)

GUERLINE WILLIAMS personally known to me



### Broward County, Florida RECORDS, TAXES & TREASURY DIVISION/TAX DEED SECTION NOTICE OF APPLICATION FOR TAX DEED NUMBER 39892

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: 494126-DA-0380  
Certificate Number: 8012

Date of Issuance: 06/01/2015

Certificate Holder:

TAX EASE FUNDING 2016-1 LLC

Description of Property:

CIRCLE ONE CONDO

UNIT A-210

A condominium, according to the declaration of condominium recorded on O R Book 8710, Page 203, and all exhibits and amendments thereof, Public Records of Broward County, FL.

Name in which assessed:

CIRCLE ONE CONDOMINIUM INC

Legal Titleholders:

CIRCLE ONE CONDOMINIUM INC

% BENCHMARK PROPERTY

MANAGEMENT

7932 WILES RD

CORAL SPRINGS, FL 33067

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 19th day of June, 2019. 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 16th day of May, 2019.

Bertha Henry

County Administrator

RECORDS, TAXES, AND

TREASURY DIVISION

(Seal)

By: Abiodun Ajayi

Deputy

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

Minimum Bid: 7860.40

401-314

5/16-23-30 6/6 19-08/0000392878B

**BROWARD COUNTY SHERIFF'S OFFICE**  
P.O. BOX 9507 FORT LAUDERDALE, FLORIDA 33310

**RETURN OF SERVICE**

Assignment: 1026 Please Route To Supervisor Service Sheet # 10-018053

**BROWARD COUNTY, FL vs. CIRCLE ONE CONDOMINIUM INC**

**TD 39892**

**TAX SALE NOTICE** PLAINTIFF VS. **COUNTY/BROWARD** DEFENDANT **6-18-2019** CASE

TYPE OF WRIT  
**CIRCLE ONE CONDOMINIUM INC**

COURT  
**2611 NW 56 AVENUE, RA-210  
LAUDERHILL, FL 33313**

HEARING DATE

SERVE

**ASSEMBLE ASAD - RETURN TO TAX NOTICE TRAY**

Received this process on

**5/6/2019**

Date

**3/1/19**  
**rpm**

**14270**

**BROWARD COUNTY REVENUE-DELINQ TAX SECTION  
115 S. ANDREWS AVENUE, ROOM A-100  
FT LAUDERDALE, FL 33301**

**JULIE AIKMAN, SUPV.**

**9884**

Attorney

☒ Served

☐ Not Served - see comments

**5/7/19**

Date

at

**1329**

Time

On **CIRCLE ONE CONDOMINIUM INC BENCHMARK PROPERTY MANAGEMENT**, in Broward County, Florida, by serving the within named person a true copy of the writ, with the date and time of service endorsed thereon by me, and a copy of the complaint, petition, or initial pleading, by the following method:

☐ **INDIVIDUAL SERVICE**

**SUBSTITUTE SERVICE:**

☐ At the defendant's usual place of abode on "any person residing therein who is 15 years of age or older", to wit:

\_\_\_\_\_, in accordance with F.S. 48.031(1)(a)

☐ To \_\_\_\_\_, the defendant's spouse, at \_\_\_\_\_ in accordance with F.S. 48.031(2)(a)

☐ To \_\_\_\_\_, the person in charge of the defendant's business in accordance with F.S. 48.031(2)(b), after two or more attempts to serve the defendant have been made at the place of business

**CORPORATE SERVICE:**

☐ To \_\_\_\_\_, holding the following position of said corporation \_\_\_\_\_ in the absence of any superior officer in accordance with F.S. 48.081

☐ To \_\_\_\_\_, an employee of defendant corporation in accordance with F.S. 48.081(3)

☐ To \_\_\_\_\_, as resident agent of said corporation in accordance with F.S. 48.091

☐ **PARTNERSHIP SERVICE:** To \_\_\_\_\_, partner, or to \_\_\_\_\_, designated employee or person in charge of partnership, in accordance with F.S. 48.061(1)

☐ **POSTED RESIDENTIAL:** By attaching a true copy to a conspicuous place on the property described in the complaint or summons. Neither the tenant nor a person residing therein 15 years of age or older could be found at the defendant's usual place of abode in accordance with F.S. 48.183

1<sup>st</sup> attempt date/time: \_\_\_\_\_

2<sup>nd</sup> attempt date/time: \_\_\_\_\_

☐ **POSTED COMMERCIAL:** By attaching a true copy to a conspicuous place on the property in accordance with F.S. 48.183

1<sup>st</sup> attempt date/time: \_\_\_\_\_

2<sup>nd</sup> attempt date/time: \_\_\_\_\_

☒ **OTHER RETURNS:** See comments

COMMENTS: **Postcard TAX Notice 1329**

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

**SHERIFF  
BROWARD COUNTY, FLORIDA**

BY: **Kelly Crammon** D.S.

ORIGINAL

BROWARD COUNTY, FORT LAUDERDALE, FLORIDA  
RECORDS, TAXES AND TREASURY DIVISION/TAX DEED SECTION  
PROPERTY ID # 494126-DA-0380 (TD #39892)

RECEIVED SHERIFF  
2019 MAY -6 AM 9:07  
BROWARD COUNTY, FLORIDA

# WARNING

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

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

## NOTE

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

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

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

AMOUNT NECESSARY TO REDEEM: (See amounts below)

MAKE CHECKS PAYABLE TO: BROWARD COUNTY TAX COLLECTOR

\* Amount due if paid by May 31, 2019 .....\$5,097.93

Or

\* Amount due if paid by June 18, 2019 .....\$5,145.80

\*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 19, 2019 UNLESS THE BACK TAXES ARE PAID.

TO MAKE PAYMENT, OR TO RECEIVE FURTHER INFORMATION, CONTACT THE RECORD, TAXES & TREASURY DIVISION, TAX DEED SECTION, 115 S. ANDREWS AVENUE ROOM #A-100, FORT LAUDERDALE, FLORIDA 33301-1895. PHONE: (954) 357-5374 OR 5395

FOR TAX DEEDS PROCESS AND AUCTION RULES, PLEASE VISIT

[www.broward.org/recordstaxestreasury](http://www.broward.org/recordstaxestreasury)

**PLEASE SERVE THIS ADDRESS OR LOCATION**

CIRCLE ONE CONDOMINIUM INC  
% BENCHMARK PROPERTY MANAGEMENT  
2611 NW 56 AVENUE #A210,  
LAUDERHILL FL 33313

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

**BROWARD COUNTY SHERIFF'S OFFICE**  
P.O. BOX 9507 FORT LAUDERDALE, FLORIDA 33310

**RETURN OF SERVICE**

Assignment: 8312 Please Route To Supervisor Service Sheet # 19-018855

BROWARD COUNTY, FL vs. CIRCLE ONE CONDOMINIUM INC

TD 38892

PLAINTIFF

VS.

COUNTY/BROWARD

DEFENDANT

CASE

TYPE OF WRIT

COURT

HEARING DATE

CIRCLE ONE CONDOMINIUM INC

7932 WILLES ROAD

CORAL SPRINGS, FL 33067

SERVE

RECEIVED ACAS RETURN TO TAX NOTICE TRAVEL

Received this process on

Date

5/7/19  
RD 83K

14279

BROWARD COUNTY REVENUE-DELINQ TAX SECTION  
115 S. ANDREWS AVENUE, ROOM A-100  
FT LAUDERDALE, FL 33301

JULIE AHMAN, SUPV.

9884

Attorney

☒ Served

☐ Not Served - see comments

5/7/19 at 4:00 PM  
Date Time

On CIRCLE ONE CONDOMINIUM INC BENCHMARK PROPERTY MANAGEMENT, in Broward County, Florida, by serving the within named person a true copy of the writ, with the date and time of service endorsed thereon by me, and a copy of the complaint, petition, or initial pleading, by the following method:

☐ **INDIVIDUAL SERVICE**

**SUBSTITUTE SERVICE:**

☐ At the defendant's usual place of abode on "any person residing therein who is 15 years of age or older", to wit:

\_\_\_\_\_, in accordance with F.S. 48.031(1)(a)

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☐ To \_\_\_\_\_, an employee of defendant corporation in accordance with F.S. 48.081(3)

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☐ **PARTNERSHIP SERVICE:** To \_\_\_\_\_, partner, or to \_\_\_\_\_, designated employee or person in charge of partnership, in accordance with F.S. 48.061(1)

☐ **POSTED RESIDENTIAL:** By attaching a true copy to a conspicuous place on the property described in the complaint or summons. Neither the tenant nor a person residing therein 15 years of age or older could be found at the defendant's usual place of abode in accordance with F.S. 48.183

1<sup>st</sup> attempt date/time: \_\_\_\_\_

2<sup>nd</sup> attempt date/time: \_\_\_\_\_

☐ **POSTED COMMERCIAL:** By attaching a true copy to a conspicuous place on the property in accordance with F.S. 48.183

1<sup>st</sup> attempt date/time: \_\_\_\_\_

2<sup>nd</sup> attempt date/time: \_\_\_\_\_

☒ **OTHER RETURNS:** See comments

COMMENTS:

Alli at Benchmark Front Desk for Britney

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

\_\_\_\_\_, SHERIFF  
BROWARD COUNTY, FLORIDA

BY: MC [Signature] D.S.

ORIGINAL

BROWARD COUNTY, FORT LAUDERDALE, FLORIDA  
RECORDS, TAXES AND TREASURY DIVISION/TAX DEED SECTION  
PROPERTY ID # 494126-DA-0380 (TD # 39892)

RECEIVED SHERIFF  
2019 MAY -6 AM 9:07  
BROWARD COUNTY, FLORIDA

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

## ORIGINAL DOCUMENT

### NOTE

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

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Or

\* Amount due if paid by June 18, 2019 .....\$5,145.80

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

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TO MAKE PAYMENT, OR TO RECEIVE FURTHER INFORMATION, CONTACT THE RECORD, TAXES & TREASURY DIVISION, TAX DEED SECTION, 115 S. ANDREWS AVENUE ROOM #A-100, FORT LAUDERDALE, FLORIDA 33301-1895. PHONE: (954) 357-5374 OR 5395

FOR TAX DEEDS PROCESS AND AUCTION RULES, PLEASE VISIT

[www.broward.org/recordstaxestreasury](http://www.broward.org/recordstaxestreasury)

**PLEASE SERVE THIS ADDRESS OR LOCATION**

CIRCLE ONE CONDOMINIUM INC  
% BENCHMARK PROPERTY MANAGEMENT  
7932 WILES RD  
CORAL SPRINGS, FL 33067

**NOTE: THIS IS NOT THE ADDRESS OF THE PROPERTY SCHEDULED FOR AUCTION  
THIS IS THE ADDRESS OF THE OWNER!**

\*\*\*\* FILED: BROWARD COUNTY, FL Brenda D. Forman, CLERK 6/12/2018 12:34:10 PM.\*\*\*\*

IN THE COUNTY COURT OF THE 17TH  
JUDICIAL CIRCUIT IN AND FOR  
BROWARD COUNTY, FLORIDA

GENERAL JURISDICTION DIVISION

CASE NO.: COCE 16-006247 (54)

IN RE:

CIRCLE ONE CONDOMINIUM  
ASSOCIATION, INC.,  
A Florida Not For Profit Corporation,

Filed In Open Court  
CLERK OF THE COUNTY COURT  
ON 6/12/18  
BY bas

**ORDER ON MOTION TO ESTABLISH EQUITABLE LIEN REGARDING 2611 NW 56<sup>TH</sup>  
AVENUE, UNIT A-210 LAUDERHILL, FL 33313 AND TO DISBURSE TAX SURPLUS**

THIS CAUSE having come on before me, one of the Judges of the above-styled court on June 11, 2018, on the Court Appointed Receiver's Motion to Establish Equitable Lien regarding Unite A-210, 2611 NW 56<sup>th</sup> Avenue, Lauderhill, Florida 33313; having reviewed the Motion and the Court file, the below listed persons and/or entities having been properly served with the motion and notice of hearing, having heard argument of counsel(s) and being otherwise fully advised in the premises, it is hereby ORDERED AND ADJUDGED that:

1. FLORIDA PROPERTY RECEIVER FORCE, LLC'S Motion to Establish Equitable Lien Regarding property 2611 NW 56<sup>th</sup> Avenue, Unit A-210 Lauderhill, Fl 33313 and to Disburse Tax Surplus is hereby GRANTED, as to the following described property:

Legal Description: Unit A-303, in CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium thereof, recorded in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida; said unit and appurtenance are located on TRACT "A" OF PIEDRA DEL SOL, according to the Plat thereof, as recorded in Plat Book 82, Page 39, of the

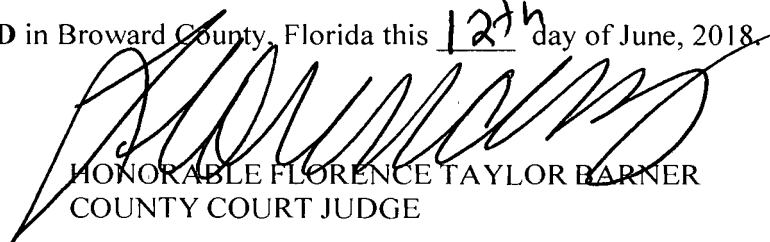
the Public Records of Broward County Florida and all amendments.  
Parcel ID No.: 4941 26 DA 0380

2. An Equitable Lien is hereby imposed in favor of the Court Appointed Receiver, FLORIDA PROPERTY RECEIVER FORCE, LLC, in the amount of <sup>18,000.00</sup>~~19,800.00~~ (\$15,000.00 for the Receiver's fees and expenses and <sup>3,000.00</sup>~~4,800.00~~ for attorneys fees and costs) and to the extent any tax surplus resulting from any tax or foreclosure auction (in the event there is a sale), to satisfy such lien, such surplus shall be disbursed by the Broward County Clerk and Comptroller (in the event there is a sale) payable to Florida Property Receiver Force, LLC and to the amount of their lien and mailed to 28 West Flagler Street, Suite 201, Miami, Florida 33130.

3. This Order permitting recovery of the money from the surplus funds from any Tax Deed Sale or Foreclosure auction is subordinate to Government Liens, but superior to the First Lien Holder, The Bank of New York Mellon FKA The Bank of New York as Trustee for the Certified Holders of CWALT Inc., Oak Street Mortgage, LLC, Bank of America, N.A., or their Assignee, Purchaser, Beneficiary or Substitute; the prior Owner; any other Lien Holder. *The Bank of New York Mellon shall have the next priority position after Florida Property Receiver Force, LLC.*

4. **THE CLERK IS DIRECTED TO RECORD THIS ORDER IN THE OFFICIAL RECORDS OF BROWARD COUNTY, FLORIDA.**

DONE AND ORDERED in Broward County, Florida this 12<sup>th</sup> day of June, 2018.

  
HONORABLE FLORENCE TAYLOR BARNER  
COUNTY COURT JUDGE

Conformed copies to:

**Harold B. Klite Truppman, Esq.**  
28 West Flagler Street, Suite 201, Miami, FL 33130



**Circle One Condominium Association, Inc.**

c/o Kaye Bender Rembaum, Registered Agent

1200 Park Central Blvd

Pompano Beach, FL 33064

**The Bank of New York Mellon FKA The Bank of New York as Trustee for the  
Certificate Holders of CWALT Inc, Alternative Loan Trust 2006-OC4 Mortgage Pass  
Through Certificates Series 2006-OC4 by Assignment of Oak Street Mortgage LLC.**

~~101 Barclay Street 4W  
New York, NY 10286~~

Attn: Craig Stein, Esquire  
One West Las Olas Blvd, Ste 500  
Fort Lauderdale, FL 3301

Stein@kohnwyer1.com

**Oak Street Mortgage LLC.**

11595 N Meridian Street Suite 400

Carmel, IN 46032

**Bank of America, N.A.**

c/o C T CORPORATION SYSTEM, Registered Agent

1200 South Pine Island Road

Plantation, FL 33324

**Tenants/Occupants in Possession**

**and all others in possession**

2611 NW 56 Ave A-210

Lauderhill, FL 33313

THIS INSTRUMENT PREPARED BY AND  
RECORD AND RETURN TO:

Sharon D. Rivera, c/o  
Irvin R. Shupack, Attorney at Law  
7471 W. Oakland Park Blvd., Suite 102  
Lauderhill, Florida 33319

95-343658

08-11-95

01:46PM

DOC. STAMPS-DEED\*

0.70

RECEIVED IN BROWARD COUNTY  
B. JACK OSTERHOLT  
COUNTY ADMINISTRATOR

## QUIT CLAIM DEED

Tax folio number: 9126-DA-038

THIS QUIT CLAIM DEED, executed this 28<sup>th</sup> day of July, 1995, by and between **ROSS F. GORDY, a single man, and ROCHELLE HANUKA, a single woman**, First Party/Grantor, whose post office address is: 3930 N.W. 73rd Avenue, Lauderdale, FL 33319,

to, **ROSS F. GORDY, a single man, and ROCHELLE HANUKA, a single woman, as joint tenants with rights of survivorship, and not as tenants in common**, second party/Grantee, whose post office address is: 3930 N.W. 73rd Avenue, Lauderdale, FL 33319, and whose social security numbers are [REDACTED] and [REDACTED].

### WITNESSETH:

That the said first party, for and in consideration of the sum \$10.00 in hand paid by the Second Party, does hereby remise, release and quit-claim unto the said Second Party forever, all the right, title, interest, claim and demand which first party has in and to the following described lot, piece or parcel of land, situate, lying and being in the County of Broward, State of Florida, to-wit:

Unit No. A-210 of **CIRCLE ONE CONDOMINIUM**, a Condominium, together with its appurtenant interest in the common property and the limited common property, in the **CIRCLE ONE CONDOMINIUM**, according to the Declaration of Condominium thereof dated January 29, 1980, and recorded February 4, 1980, in In Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida, and any amendments thereto. Said unit and appurtenances are located on Tract "A" of **PIEDRA DEL SOL**, according to the Plat thereof, recorded in Plat Book 82, Page 39, of the Public Records of Broward County, Florida.

**SUBJECT TO:** Zoning and/or restrictions and prohibitions imposed by governmental authority; restrictions, easements and other matters appearing on the plat and/or common to the subdivision or condominium, and taxes for the current year and all subsequent years and any mortgage(s) of record.

**TO HAVE AND TO HOLD** the same unto the said Party of the second part, his heirs and assigns and successor Trustees forever.

**IN WITNESS WHEREOF**, the Party of the First Part has hereunto set his hand and seal the day and year first above written.

Signed, sealed and delivered  
in the presence of

Print or type name of  
witness: IRVIN R. SHUPACK

Print or type name of  
witness: SHARON D. RIVERA

ROSS F. GORDY

ROCHELLE HANUKA  
3930 NW 73 Ave.  
Lauderhill, FL 33319

STATE OF FLORIDA  
COUNTY OF BROWARD

I HEREBY CERTIFY that on this day in the above named County and State, before me, personally appeared, **ROSS F. GORDY, a single man, and ROCHELLE HANUKA, a single woman**, to me known to be the persons who signed the foregoing instrument and they acknowledged before me that they executed the same for the uses and purposes therein expressed.

☒ They are personally known to me  
☒ They did not take an oath.

WITNESS my hand and official seal this 28<sup>th</sup> day of July, 1995.

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

My commission expires:

Print or type name of notary: IRVIN R. SHUPACK



IRVIN R. SHUPACK  
MY COMMISSION # CC422211 EXPIRES  
November 21, 1999  
RECORD THRU TROY FAIN INSURANCE, INC.

BK23781P60173

OK



[Department of State](#) / [Division of Corporations](#) / [Search Records](#) / [Detail By Document Number](#) /

## Detail by Entity Name

Florida Not For Profit Corporation  
CIRCLE ONE CONDOMINIUM, INC.

### Filing Information

Document Number	750687
FEI/EIN Number	59-2057502
Date Filed	01/21/1980
State	FL
Status	ACTIVE
Last Event	REINSTATEMENT
Event Date Filed	11/13/2007

### Principal Address

C/O BENCHMARK PROPERTY MANAGEMENT  
7932 WILES ROAD  
CORAL SPRINGS, FL 33067

Changed: 08/28/2008

### Mailing Address

C/O BENCHMARK PROPERTY MANAGEMENT  
7932 WILES ROAD  
CORAL SPRINGS, FL 33067

Changed: 08/28/2008

### Registered Agent Name & Address

KAYE BENDER REMBAUM  
1200 PARK CENTRAL BLVD  
POMPANO BEACH, FL 33064

Name Changed: 04/26/2012

Address Changed: 04/29/2010

### Officer/Director Detail

#### Name & Address

Title VP, T

SOWARD, TONY  
2075 N POWERLINE ROAD, SUITE 3  
POMPANO BEACH, FL 33060

POMPANO BEACH, FL 33069

## Title P

BENZAKEN, MEIR  
 2075 N. POWERLINE RD.. #3  
 POMPANO BEACH, FL 33069

## Title S

CUNHA, CARMEN  
 2075 N POWERLINE ROAD, SUITE 3  
 POMPANO BEACH, FL 33069

Annual Reports

Report Year	Filed Date
2015	04/15/2015
2016	02/12/2016
2017	01/26/2017

Document Images

<a href="#">01/26/2017 -- ANNUAL REPORT</a>	<a href="#">View image in PDF format</a>
<a href="#">02/12/2016 -- ANNUAL REPORT</a>	<a href="#">View image in PDF format</a>
<a href="#">04/15/2015 -- ANNUAL REPORT</a>	<a href="#">View image in PDF format</a>
<a href="#">04/03/2014 -- ANNUAL REPORT</a>	<a href="#">View image in PDF format</a>
<a href="#">04/15/2013 -- ANNUAL REPORT</a>	<a href="#">View image in PDF format</a>
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<a href="#">05/16/2000 -- ANNUAL REPORT</a>	<a href="#">View image in PDF format</a>
<a href="#">01/28/1999 -- ANNUAL REPORT</a>	<a href="#">View image in PDF format</a>
<a href="#">02/27/1998 -- ANNUAL REPORT</a>	<a href="#">View image in PDF format</a>
<a href="#">05/14/1997 -- ANNUAL REPORT</a>	<a href="#">View image in PDF format</a>
<a href="#">02/07/1996 -- ANNUAL REPORT</a>	<a href="#">View image in PDF format</a>
<a href="#">06/23/1995 -- ANNUAL REPORT</a>	<a href="#">View image in PDF format</a>

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Florida Department of State, Division of Corporations

20  
Record and return to:

Arie Mrejen, P.A.  
701 W. Cypress Creek Rd., Suite 302  
Fort Lauderdale, FL 33309  
Tel.: (954) 771-3740 Fax: (954) 771-3047

## **WARRANTY DEED** (Statutory Form-Section 689.02 F.S.)

**THIS INDENTURE**, made this 31<sup>st</sup> day of August, 2005, between **CIRCLE MILLENNIUM LIMITED PARTNERSHIP**, a Nevada limited partnership, whose address is 263 Goolsby Boulevard, Deerfield Beach, FL 33442 of the County of Broward, State of Florida, **GRANTOR\***, and **SOLAL INVESTMENT, LLC**, a Florida Limited Liability Company, whose address is 19026 NE 29th Avenue, Aventura, FL 33180, of the County of Miami-Dade, State of Florida, **GRANTEE\***,

**WITNESSETH**, that the said Grantor, for and in consideration of the sum of Ten Dollars and 00/100 (\$10.00), and other good and valuable considerations to said Grantor in hand paid by said Grantee, the receipt whereof is hereby acknowledged, has granted, bargained and sold to the said Grantee, and Grantee's heirs and assigns forever, the following described lot, piece or parcel of land, situate, lying and being in the County of Broward, State of Florida, to-wit:

[See Attached Exhibit "A"]

**Tax Folio Numbers:** 19126-DA-02700 (A-127) , 19126-DA-03800 (A-210), 19126-DA-04500 (A-217)  
19216-DA-05700 (A-229), 19126-DA-07000 (A-313), 19126-DA-07500 (A-318),  
19126-DA-09300 (A-407), 19126-DA-10600 (A-420), 19126-DA-11400 (A-428),  
19126-DA-11600 (A-501), 19126-DA-11800 (A-503), 19126-DA-12200 (A-507),  
19126-DA-12500 (A-510), 19126-DA-13200 (A-517), 19126-DA-13700 (A-522),  
19126-DA-13800 (A-523), 19126-DA-14500 (B-101), 19126-DA-14800(B-104),  
19126-DA-15600 (B-204), 19126-DA-15800(B-206), 19126-DA-16800 (B-308),  
19126-DA-17100 (B-403), 19126-DA-17700 (B-501), 19126-DA-17800(B-502),

Subject to: Restrictions, reservations, limitations and easements of record, if any and to taxes for the year 2005 and subsequent years.

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 the context requires.

[ END OF TEXT OF WARRANTY DEED - SEE NEXT PAGE FOR EXECUTION ]

[ EXECUTION PAGE FOR WARRANTY DEED ]

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

Signed, sealed and delivered in our presence:

Cindy M. Hing  
WITNESS: Cindy M. Hing

Patricia M. Kearney  
WITNESS: Patricia M. Kearney

**CIRCLE MILLENNIUM LIMITED PARTNERSHIP,**  
a Nevada Limited Partnership

**By: Southern Investors Management, Inc.,**  
a Florida Corporation, its General Partner

By: Charles S. Glover  
Charles S. Glover, President

**STATE OF FLORIDA**  
**COUNTY OF BROWARD**

**I HEREBY CERTIFY** that on this day before me, an officer duly qualified to take acknowledgments, personally appeared Charles S. Glover, as the President and Authorized Officer of Southern Investors Management, Inc., a Florida Corporation, which corporation is the General Partner of the above referenced Limited Partnership, who is personally known to me and who did take an oath, and who executed the foregoing instrument and he acknowledged before me that he executed the same.

**WITNESS** my hand and official seal in the County and State last aforesaid this 31<sup>st</sup> day of August, 2005.

Cindy M. Hing  
NOTARY PUBLIC: Cindy M. Hing

My Commission Expires:

(SEAL)



**LIST OF LEGAL DESCRIPTIONS - EXHIBIT "A"**

**CIRCLE MILLENNIUM LIMITED PARTNERSHIP,  
a Nevada Limited Partnership**

Unit A-127 together with its appurtenant interest in the common property and the limited common property No. 2 and 15, and

Unit A-210 together with its appurtenant interest in the common property and the limited common property No. 73, and

Unit A-217 together with its appurtenant interest in the common property and the limited common property No. 173, and

Unit A-229 together with its appurtenant interest in the common property and the limited common property No. 3, and

Unit A-313 together with its appurtenant interest in the common property and the limited common property No. 192, and

Unit A-318 together with its appurtenant interest in the common property and the limited common property No. 172, and

Unit A-407 together with its appurtenant interest in the common property and the limited common property No. 48, and

Unit A-420 together with its appurtenant interest in the common property and the limited common property No. 159, and

Unit A-428 together with its appurtenant interest in the common property and the limited common property No. 32, and

Unit A-501 together with its appurtenant interest in the common property and the limited common property No. 52, and

Unit A-503 together with its appurtenant interest in the common property and the limited common property No. 131 and 202, and

Unit A-507 together with its appurtenant interest in the common property and the limited common property No. 53 and 209, and

Unit A-510 together with its appurtenant interest in the common property and the limited common property No. 133, and

Unit A-517 together with its appurtenant interest in the common property and the limited common property No. 181, and

Unit A-522 together with its appurtenant interest in the common property and the limited common property No. 30, and

Unit A-523 together with its appurtenant interest in the common property and the limited common property No. 37, and

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Unit B-101 together with its appurtenant interest in the common property and the limited common property No. 113, and

Unit B-104 together with its appurtenant interest in the common property and the limited common property No. 69, and

Unit B-204 together with its appurtenant interest in the common property and the limited common property No. 67, and

Unit B-206 together with its appurtenant interest in the common property and the limited common property No. 107, and

Unit B-308 together with its appurtenant interest in the common property and the limited common property No. 90, and

Unit B-403 together with its appurtenant interest in the common property and the limited common property No. 104, and

Unit B-501 together with its appurtenant interest in the common property and the limited common property No. 95, and

Unit B-502 together with its appurtenant interest in the common property and the limited common property No. 102,

in CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium thereof, recorded in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida; said units and appurtenances are located on TRACT "A" OF PIEDRA DEL SOL, according to the Plat thereof, as recorded in Plat Book 82, Page 39, of the Public Records of Broward County, Florida; and any and all amendments thereto.

10

**Record and return to:**

**Arie Mrejen, P.A.**  
**701 W. Cypress Creek Rd., Suite 302**  
**Fort Lauderdale, FL 33309**  
**Tel.: (954) 771-3740 Fax: (954) 771-3047**

**QUIT CLAIM DEED**

**THIS QUIT-CLAIM DEED**, executed this 31<sup>st</sup> day of August, 2005, by **GEORGE R. MORAITIS** AS TRUSTEE OF THE 24 SEPARATE LAND TRUSTS WHICH ARE MORE SPECIFICALLY IDENTIFIED ON EXHIBIT "A" ATTACHED HERETO, whose post office address is 915 Middle River Drive, Suite 506, Fort Lauderdale, FL 33304, first party, to **CIRCLE MILLENNIUM LIMITED PARTNERSHIP**, a Nevada limited partnership, whose post office address is 263 Goolsby Boulevard, Deerfield Beach, FL 33442, second party:

(Wherever used herein the terms "first party" and "second party" shall include singular and plural, heirs, legal representatives, and assigns of individuals, and the successors and assigns of corporations, wherever the context so admits or requires.)

**WITNESSETH**, That the said first party, for and in consideration of the sum of Ten Dollars and 00/100 Dollars (\$10.00) in hand paid by the said second party, the receipt whereof is hereby acknowledged, does hereby remise, release and quit-claim unto the said second party forever, all the right, title, interest, claim and demand which the said first party has in and to the following described lots, pieces or parcels of land, situate, lying and being in the County of Broward, State of Florida, which are more specifically identified on Exhibit "B" attached hereto.

**Tax Folio Number:**      **19126-DA-02700 (A-127), 19126-DA-03800 (A-210), 19126-DA-04500 (A-217), 19216-DA-05700 (A-229), 19126-DA-07000 (A-313), 19126-DA-07500 (A-318), 19126-DA-09300 (A-407), 19126-DA-10600 (A-420), 19126-DA-11400 (A-428), 19126-DA-11600 (A-501), 19126-DA-11800 (A-503), 19126-DA-12200 (A-507), 19126-DA-12500 (A-510), 19126-DA-13200 (A-517), 19126-DA-13700 (A-522), 19126-DA-13800 (A-523), 19126-DA-14500 (B-101), 19126-DA-14800(B-104), 19126-DA-15600 (B-204), 19126-DA-15800(B-206), 19126-DA-16800 (B-308), 19126-DA-17100 (B-403), 19126-DA-17700 (B-501), 19126-DA-17800(B-502).**

**NOTE: THIS IS A CONVEYANCE OF UNENCUMBERED PROPERTY, WITHOUT CHANGE OF BENEFICIAL OWNERSHIP AND MINIMAL DOCUMENTARY STAMPS ARE BEING PAID PURSUANT TO THE KURO DECISION.**

**TO HAVE AND TO HOLD** the same together with all and singular the appurtenances thereunto belonging or in anywise appertaining, and all the estate, right, title, interest, lien, equity and claim whatsoever of the said first party, either in law or equity, to the only proper use, benefit and behalf of the said second party forever.

10

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

Signed, sealed and delivered in presence of:

  
Print Name: Patricia M. Kearney

  
Print Name: Cindy M. Hing

  
George R. Moraitis, as Trustee of the 2611 N.W. 56th  
Avenue #A-127 Trust Agreement dated October 30, 2000,

AND

George R. Moraitis, as Trustee of the 2611 N.W. 56th  
Avenue #A-210 Trust Agreement dated April 27, 2000,

AND

George R. Moraitis, as Trustee of the 2611 N.W. 56th  
Avenue #A-217 Trust Agreement dated April 27, 2000,

AND

George R. Moraitis, as Trustee of the 2611 N.W. 56th  
Avenue #A-229 Trust Agreement dated October 30, 2000,

AND

George R. Moraitis, as Trustee of the 2611 N.W. 56th  
Avenue #A-313 Trust Agreement dated October 30, 2000,

AND

George R. Moraitis, as Trustee of the 2611 N.W. 56th  
Avenue #A-318 Trust Agreement dated October 30, 2000,

AND

George R. Moraitis, as Trustee of The 2611 N.W. 56th  
Avenue #A-407 Trust Agreement dated October 30, 2000,

AND

George R. Moraitis, as Trustee of the 2611 N.W. 56th  
Avenue #A-420 Trust Agreement dated October 30, 2000,

AND

George R. Moraitis, as Trustee of the 2611 N.W. 56th  
Avenue #A-428 Trust Agreement dated October 30, 2000,

AND

George R. Moraitis, as Trustee of the 2611 N.W. 56th  
Avenue #A-501 Trust Agreement dated October 30, 2000,

AND

George R. Moraitis, as Trustee of the 2611 N.W. 56th  
Avenue #A-503 Trust Agreement dated April 27, 2000,

AND

George R. Moraitis, as Trustee of the 2611 N.W. 56th  
Avenue #A-507 Trust Agreement dated April 27, 2000,

AND

George R. Moraitis, as Trustee of the 2611 N.W. 56th  
Avenue #A-510 Trust Agreement dated April 27, 2000,

AND

George R. Moraitis, as Trustee of the 2611 N.W. 56th  
Avenue #A-517 Trust Agreement dated April 27, 2000,

AND

George R. Moraitis, as Trustee of the 2611 N.W. 56th  
Avenue #A-522 Trust Agreement dated April 27, 2000,

AND

George R. Moraitis, as Trustee of the 2611 N.W. 56th  
Avenue #A-523 Trust Agreement dated April 27, 2000,

AND

George R. Moraitis, as Trustee of the 2601 N.W. 56th  
Avenue #B-101 Trust Agreement dated October 30, 2000,

AND

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George R. Moraitis, as Trustee of the 2601 N.W. 56th  
Avenue #B-104 Trust Agreement dated April 27, 2000,

AND

George R. Moraitis, as Trustee of the 2601 N.W. 56th  
Avenue #B-204 Trust Agreement dated April 27, 2000,

AND

George R. Moraitis, as Trustee of the 2601 N.W. 56th  
Avenue #B-206 Trust Agreement dated April 27, 2000,

AND

George R. Moraitis, as Trustee of the 2601 N.W. 56th  
Avenue #B-308 Trust Agreement dated April 27, 2000,

AND

George R. Moraitis, as Trustee of the 2601 N.W. 56th  
Avenue #B-403 Trust Agreement dated April 27, 2000,

AND

George R. Moraitis, as Trustee of the 2601 N.W. 56th  
Avenue #B-501 Trust Agreement dated October 30, 2000,

AND

George R. Moraitis, as Trustee of the 2601 N.W. 56th  
Avenue #B-502 Trust Agreement dated October 30, 2000.

**[ NOTARIZATION ACKNOWLEDGMENT APPEARS ON NEXT PAGE ]**

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STATE OF FLORIDA  
COUNTY OF BROWARD

I HEREBY CERTIFY that on this day before me, an officer duly qualified to take acknowledgments, personally appeared GEORGE R. MORAITIS AS TRUSTEE OF THE 24 SEPARATE LAND TRUSTS WHICH ARE MORE SPECIFICALLY IDENTIFIED ON EXHIBIT "A" ATTACHED HERETO, on behalf of those said trusts, who is personally known to me and who did take an oath, and who executed the foregoing instrument and acknowledged before me that he executed the same.

**WITNESS** my hand and official seal in the County and State last aforesaid this 31<sup>st</sup> day of August, 2005.

My Commission Expires:

Cindy M. Hing  
NOTARY PUBLIC: Cindy M. Hing

(Seal)



**LIST OF GRANTORS - EXHIBIT "A"****CIRCLE MILLENNIUM LIMITED PARTNERSHIP,  
a Nevada Limited Partnership**

Unit A-127	George R. Moraitis, as Trustee of the 2611 N.W. 56th Avenue #A-127 Trust Agreement dated October 30, 2000, pursuant to the Warranty Deed recorded in the Official Records Book 30995, Page 658.
Unit A-210	George R. Moraitis, as Trustee of the 2611 N.W. 56th Avenue #A-210 Trust Agreement dated April 27, 2000, pursuant to the Special Warranty Deed recorded in the Official Records Book 30681, Page 1284 and that Quit-Claim Deed recorded in the Official Records Book 30681, Page 1286.
Unit A-217	George R. Moraitis, as Trustee of the 2611 N.W. 56th Avenue #A-217 Trust Agreement dated April 27, 2000, pursuant to the Special Warranty Deed recorded in the Official Records Book 30681, Page 1289 and that Quit-Claim Deed, recorded in the Official Records Book 30681, Page 1291.
Unit A-229	George R. Moraitis, as Trustee of the 2611 N.W. 56th Avenue #A-229 Trust Agreement dated October 30, 2000, pursuant to the Warranty Deed recorded in the Official Records Book 30995, Page 656.
Unit A-313	George R. Moraitis, as Trustee of the 2611 N.W. 56th Avenue #A-313 Trust Agreement dated October 30, 2000, pursuant to the Warranty Deed recorded in the Official Records Book 30995, Page 654.
Unit A-318	George R. Moraitis, as Trustee of the 2611 N.W. 56th Avenue #A-318 Trust Agreement dated October 30, 2000, pursuant to the Warranty Deed recorded in the Official Records Book 30995, Page 652.
Unit A-407	George R. Moraitis, as Trustee of the 2611 N.W. 56th Avenue #A-407 Trust Agreement dated October 30, 2000, pursuant to the Warranty Deed recorded in the Official Records Book 30995, Page 650.
Unit A-420	George R. Moraitis, as Trustee of the 2611 N.W. 56th Avenue #A-420 Trust Agreement dated October 30, 2000, pursuant to the Warranty Deed recorded in the Official Records Book 30995, Page 648.
Unit A-428	George R. Moraitis, as Trustee of the 2611 N.W. 56th Avenue #A-428 Trust Agreement dated October 30, 2000, pursuant to the Warranty Deed recorded in the Official Records Book 30995, Page 646.
Unit A-501	George R. Moraitis, as Trustee of the 2611 N.W. 56th Avenue #A-501 Trust Agreement dated October 30, 2000, pursuant to the Warranty Deed recorded in the Official Records Book 30995, Page 644.
Unit A-503	George R. Moraitis, as Trustee of the 2611 N.W. 56th Avenue #A-503 Trust Agreement dated April 27, 2000, pursuant to the Warranty Deed recorded in the Official Records Book 30681, Page 1294, and that Quit-Claim Deed recorded in the Official Records Book 30681, Page 1296.

- Unit A-507 George R. Moraitis, as Trustee of the 2611 N.W. 56th Avenue #A-507 Trust Agreement dated April 27, 2000, pursuant to the Special Warranty Deed recorded in the Official Records Book 30681, Page 1299, and that Quit-Claim Deed recorded in the Official Records Book 30681, Page 1302.
- Unit A-510 George R. Moraitis, as Trustee of the 2611 N.W. 56th Avenue #A-510 Trust Agreement dated April 27, 2000, pursuant to the Special Warranty Deed recorded in the Official Records Book 30681, Page 1304, and that Quit-Claim Deed recorded in the Official Records Book 30681, Page 1306.
- Unit A-517 George R. Moraitis, as Trustee of the 2611 N.W. 56th Avenue #A-517 Trust Agreement dated April 27, 2000, pursuant to the Special Warranty Deed recorded in the Official Records Book 30651, Page 1309, and that Quit-Claim Deed recorded in the Official Records Book 30681, Page 1311.
- Unit A-522 George R. Moraitis, as Trustee of the 2611 N.W. 56th Avenue #A-522 Trust Agreement dated April 27, 2000, pursuant to the Special Warranty Deed recorded in the Official Records Book 30681, Page 1314, and that Quit-Claim Deed recorded in the Official Records Book 30661, Page 1316.
- Unit A-523 George R. Moraitis, as Trustee of the 2611 N.W. 56th Avenue #A-523 Trust Agreement dated April 27, 2000, pursuant to the Special Warranty Deed recorded in the Official Records Book 30681, Page 1319, and that Quit-Claim Deed recorded in the Official Records Book 30681, Page 1321.
- Unit B-101 George R. Moraitis, as Trustee of the 2601 N.W. 56th Avenue #B-101 Trust Agreement dated October 30, 2000, pursuant to the Warranty Deed recorded in the Official Records Book 30995, Page 642,
- Unit B-104 George R. Moraitis, as Trustee of the 2601 N.W. 56th Avenue #B-104 Trust Agreement dated April 27, 2000, pursuant to the Special Warranty Deed recorded in the Official Records Book 30681, Page 1324, as re-recorded in the Official Records Book 30959, Page 1287, and that Quit-Claim Deed recorded in the Official Records Book 30681, Page 1326.
- Unit B-204 George R. Moraitis, as Trustee of the 2601 N.W. 56th Avenue #B-204 Trust Agreement dated April 27, 2000, pursuant to the Special Warranty Deed recorded in the Official Records Book 30681, Page 1329, as re-recorded in the Official Records Book 30959, Page 1289, and that Quit-Claim Deed, recorded in the Official Records Book 30681, Page 1331.
- Unit B-206 George R. Moraitis, as Trustee of the 2601 N.W. 56th Avenue #B-206 Trust Agreement dated April 27, 2000, pursuant to the Special Warranty Deed recorded in the Official Records Book 30656, Page 1291, and that Quit-Claim Deed, recorded in the Official Records Book 30681, Page 1336.
- Unit B-308 George R. Moraitis, as Trustee of the 2601 N.W. 56th Avenue #B-308 Trust Agreement dated April 27, 2000, pursuant to the Special Warranty Deed recorded in the Official Records Book 30681, Page 1339, as re-recorded in the Official Records Book 30959, Page 1293, and that Quit-Claim Deed recorded in the Official Records Book 30681, Page 1341.
- Unit B-403 George R. Moraitis, as Trustee of the 2601 N.W. 56th Avenue #B-403 Trust Agreement dated April 27, 2000, pursuant to the Special Warranty Deed recorded in the Official Records Book 30681, Page 1344, as re-recorded in the Official Records Book 30959, Page 1295, and that Quit-Claim Deed recorded in the Official Records Book 30681, Page 1346.
-



- Unit B-501     George R. Moraitis, as Trustee of the 2601 N.W. 56th Avenue #B-501 Trust Agreement dated October 30, 2000, pursuant to the Warranty Deed recorded in the Official Records Book 30995, Page 298.
- Unit B-502     George R. Moraitis, as Trustee of the 2601 N.W. 56th Avenue #B-502 Trust Agreement dated October 30, 2000, pursuant to the Warranty Deed recorded in the Official Records Book 30995, Page 300.

**LIST OF LEGAL DESCRIPTIONS - EXHIBIT "B"**

**CIRCLE MILLENNIUM LIMITED PARTNERSHIP,  
a Nevada Limited Partnership**

Unit A-127 together with its appurtenant interest in the common property and the limited common property No. 2 and 15, and

Unit A-210 together with its appurtenant interest in the common property and the limited common property No. 73, and

Unit A-217 together with its appurtenant interest in the common property and the limited common property No. 173, and

Unit A-229 together with its appurtenant interest in the common property and the limited common property No. 3, and

Unit A-313 together with its appurtenant interest in the common property and the limited common property No. 192, and

Unit A-318 together with its appurtenant interest in the common property and the limited common property No. 172, and

Unit A-407 together with its appurtenant interest in the common property and the limited common property No. 48, and

Unit A-420 together with its appurtenant interest in the common property and the limited common property No. 159, and

Unit A-428 together with its appurtenant interest in the common property and the limited common property No. 32, and

Unit A-501 together with its appurtenant interest in the common property and the limited common property No. 52, and

Unit A-503 together with its appurtenant interest in the common property and the limited common property No. 131 and 202, and

Unit A-507 together with its appurtenant interest in the common property and the limited common property No. 53 and 209, and

Unit A-510 together with its appurtenant interest in the common property and the limited common property No. 133, and

Unit A-517 together with its appurtenant interest in the common property and the limited common property No. 181, and

Unit A-522 together with its appurtenant interest in the common property and the limited common property No. 30, and

Unit A-523 together with its appurtenant interest in the common property and the limited common property No. 37, and

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Unit B-101 together with its appurtenant interest in the common property and the limited common property No. 113, and

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Unit B-204 together with its appurtenant interest in the common property and the limited common property No. 67, and

Unit B-206 together with its appurtenant interest in the common property and the limited common property No. 107, and

Unit B-308 together with its appurtenant interest in the common property and the limited common property No. 90, and

Unit B-403 together with its appurtenant interest in the common property and the limited common property No. 104, and

Unit B-501 together with its appurtenant interest in the common property and the limited common property No. 95, and

Unit B-502 together with its appurtenant interest in the common property and the limited common property No. 102,

in CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium thereof, recorded in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida; said units and appurtenances are located on TRACT "A" OF PIEDRA DEL SOL, according to the Plat thereof, as recorded in Plat Book 82, Page 39, of the Public Records of Broward County, Florida; and any and all amendments thereto.

W/C TRI-COUNTY for  
99-570m. *Blm Carter / 30*  
Moraitis, Cofar & Karney, PA  
915 Middle River Drive #506  
Fort Lauderdale, FL 33304

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
BROWARD DIVISION

IN RE:

FINANCIAL FEDERATED TITLE  
& TRUST, INC.,

CASE NO. 99-26616-BKC-RBR

Debtor.

CHAPTER 11

JOHN W. KOZYAK, as Chapter 11 Trustee  
of Financial Federated Title & Trust, Inc.,

ADV. NO. 99-2558-BKC-RBR-A

Plaintiff,

vs.

GARY J. PIERCE, Individually, and  
C.S.I. Ag. LTD.,

Defendants.

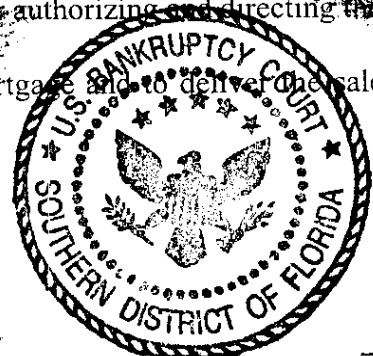


**INSTR # 101332505**  
**OR BK 32116 PG 1587**  
RECORDED 09/18/2001 08:04 AM  
COMMISSION  
BROWARD COUNTY  
DEPUTY CLERK 2020

FILED  
00 APR 10 AM 9:44  
CLERK  
U.S. BANKRUPTCY CT.  
SD OF FLA.  
FTL-OFFICE  
*[Signature]*

**ORDER GRANTING  
TRUSTEE'S MOTION FOR LIMITED MODIFICATION  
OF INJUNCTION AND PARTIAL FINAL JUDGMENT TO PERMIT  
SALE OF CIRCLE ONE CONDOMINIUM UNITS**

On March 10, 2000, the Court conducted a hearing on the Trustee's Motion for Limited Modification of Injunction and Partial Final Judgment to Permit Sale of Circle One Condominium Units. The Trustee seeks a limited modification of the Memorandum Decision Granting Partial Final Judgment by Default entered February 17, 2000, in order to permit the sale of thirteen condominium units titled to Triple B Investment Group, Inc. against which Defendant CSI Ag. Ltd. ("CSI") purportedly obtained a mortgage. The Trustee further seeks an order authorizing and directing the appointed attorney-in-fact for CSI to provide a satisfaction of mortgage and to deliver the sale



NOTE: This order is being re-recorded to reflect the proper Legal Description, which is attached. The Original recorded Order has the incorrect Legal Description attached.

42

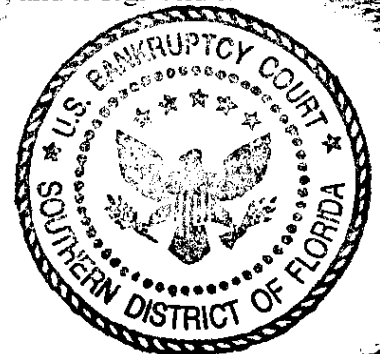
CASE NO. 99-26616-BKC-RBR  
ADV. NO. 99-2558-BKC-RBR-A

proceeds to Trustee's counsel to be held in escrow pending a final determination of entitlement to the sale proceeds.

The Court has reviewed the Motion, the representations of counsel at hearing, and is otherwise duly advised. The Court further finds that all appropriate parties, including Triple B Investments, Inc., CSI Ag. Ltd., and the Circle One Condominium Association, have received adequate notice of the Motion and hearing. Being duly advised, the Court finds that it is in the best interests of the estate and its creditors if the proposed sale of the condominium units described in the Trustee's motion can be consummated promptly, with the sales proceeds to be held in escrow for an ultimate determination of the parties' interests, and that good cause exists to grant the relief requested. Therefore, it is –

**ORDERED** as follows:

1. The Trustee's Motion is **GRANTED**.
2. The permanent injunction is modified as follows:
  - i. The Court hereby authorizes the sale of the Circle One Units by Triple B to the Buyer pursuant to the terms of the contract attached to the Trustee's motion.
  - ii. Mindy Kraut, Esq., as counsel to Triple B Investments, Inc. and as attorney-in-fact for CSI, is authorized and directed to deliver a satisfaction of the CSI mortgage in accordance with her Power of Attorney, and to sign and execute.



CASE NO. 99-26616-BKC-RBR  
ADV. NO. 99-2558-BKC-RBR-A

all documents necessary to give full effect to same, including without limitation an original satisfaction of mortgage.

- iii. All condominium assessments due to the Circle One Condominium Association shall be paid from the proceeds of the sale.
- iv. All net proceeds of the sale shall be delivered to Trustee's counsel, to be held in escrow pending a determination of entitlement to such proceeds.

**DONE AND ORDERED** in the Southern District of Florida this 10 day of March, 2000.

  
RAYMOND B. RAY

United States Bankruptcy Judge

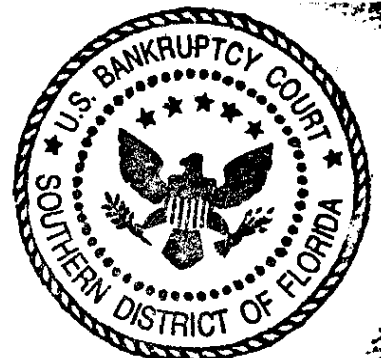
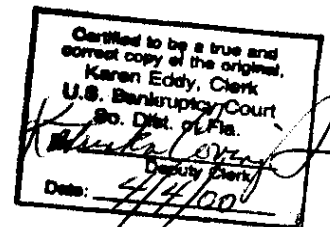
MAR 10 2000

COPIES FURNISHED TO:

David L. Rosendorf, Esq.

[Attorney Rosendorf is directed to serve copies of this order on all interested parties and to file a certificate of service]

2883/101 167059.1



**EXHIBIT "A"**

**Legal Description of Conveyed Property**

Unit A-210, together with its appurtenant interest in the common property and the limited common property in CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium thereof, as recorded in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida, and any and all amendments thereto.

Unit A-217, together with its appurtenant interest in the common property and the limited common property in CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium thereof, as recorded in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida, and any and all amendments thereto.

Unit A-503, together with its appurtenant interest in the common property and the limited common property in CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium thereof, as recorded in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida, and any and all amendments thereto.

Unit A-507, together with its appurtenant interest in the common property and the limited common property in CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium thereof, as recorded in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida, and any and all amendments thereto.

Unit A-510, together with its appurtenant interest in the common property and the limited common property in CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium thereof, as recorded in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida, and any and all amendments thereto.

Unit A-517, together with its appurtenant interest in the common property and the limited common property in CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium thereof, as recorded in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida, and any and all amendments thereto.

Unit A-522, together with its appurtenant interest in the common property and the limited common property in CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium thereof, as recorded in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida, and any and all amendments thereto.

Unit A-523, together with its appurtenant interest in the common property and the limited common property in CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium thereof, as recorded in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida, and any and all amendments thereto.

Unit B-104, together with its appurtenant interest in the common property and the limited common property in CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium thereof, as recorded in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida, and any and all amendments thereto.

Unit B-204, together with its appurtenant interest in the common property and the limited common property in CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium thereof, as recorded in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida, and any and all amendments thereto.

Unit B-206, together with its appurtenant interest in the common property and the limited common property in CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium thereof, as recorded in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida, and any and all amendments thereto.

Unit B-308, together with its appurtenant interest in the common property and the limited common property in CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium thereof, as recorded in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida, and any and all amendments thereto.

Unit B-403, together with its appurtenant interest in the common property and the limited common property in CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium thereof, as recorded in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida, and any and all amendments thereto.



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

CIRCLE ONE CONDO INC  
Plaintiff

CACE-11-012551

Division: 18

VS.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ; THE  
CIRCLE PROPERTY OWNER'S ASSOCIATION, INC. ; MCPHERSON,  
KAREEN  
Defendant

**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 May 22, 2012, 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:

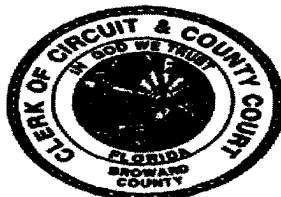
**Unit A-210, in CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium thereof, recorded in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida; said unit and appurtenance are located on TRACT "A" OF PIEDRA DEL SOL, according to the Plat thereof, as recorded in Plat Book 82, Page 39, of the Public Records of Broward County, Florida, and all amendments thereto.**

which property is located at the street address of:

**2611 NW 56th Avenue #A-210  
Lauderhill, FL 33313**

Was sold to: CIRCLE ONE CONDOMINIUM, INC  
1200 Park Central Blvd South Pompano Beach, FL, 33064

Witness my hand and the seal of this court on June 05, 2012.



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

Total consideration: \$100.00  
Doc Stamps: \$0.70

This Document Prepared By and Return to:

Arie Mrejen, Esquire  
Arie Mrejen, P.A.  
701 W. Cypress Creek Road, Suite 302  
Fort Lauderdale, FL 33309  
Tel.: (954) 771-3740 Fax: (954) 771-3047

Parcel ID Number: 19126-DA-03800

## Warranty Deed

This Indenture, Made this 31st day of March, 2006 A.D., Between Solal Investment, L.L.C., a Florida limited liability company

of the County of Broward, State of Florida, grantor, and Kareen McPherson, a single woman

whose address is: 4011 N. University Drive, #208, Sunrise, FL 33351

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

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

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

Unit A-210 together with its appurtenant interest in the common property and the limited common property No. 73 in CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium thereof, recorded in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida; said unit and appurtenance are located on TRACT "A" OF PIEDRA DEL SOL, according to the Plat thereof, as recorded in Plat Book 82, Page 39, of the Public Records of Broward County, Florida; and any and all amendments thereto.

TOGETHER with all tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining. To Have and to Hold, the same in Fee Simple forever.

Subject to: restrictions, conditions, prohibitions, covenants, easements and other matters appearing on the plat or otherwise common to the subdivision; taxes for the current year and subsequent years; applicable zoning laws, building codes and other use restrictions imposed by governmental authority.

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

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

Signed, sealed and delivered in our presence:

Solal Investment, L.L.C., a Florida limited liability company

Printed Name: ARIE MREJEN  
Witness

By: Meir Benzaken, Managing Member (Seal)  
P.O. Address: 2601 N.W. 56th Avenue, B-103, Lauderhill, FL 33313

Printed Name: NATHALIE J. MOORE  
Witness

STATE OF Florida  
COUNTY OF Broward

The foregoing instrument was acknowledged before me this 31st day of March, 2006 by Meir Benzaken, Managing Member of Solal Investment, L.L.C., a Florida limited liability company

he is personally known to me or he has produced his Florida driver's license as identification.



Arie Mrejen  
Commission # DD396138  
Expires: FEB. 14, 2009  
Bonded Thru Atlantic Bonding Co., Inc.

Printed Name: [Signature]  
Notary Public  
My Commission Expires:

# **CERTIFICATE OF APPROVAL FOR TRANSFER OF UNITS IN CIRCLE ONE CONDOMINIUMS**

This is to certify that KAREEN MCPHERSON has  
been approved by Circle One Condominiums, Inc, a Florida Not-For Profit Corporation,  
as the Purchaser of the following described property in Broward County, Florida:

2611 NW 56<sup>th</sup> Avenue, Unit A210, Lauderhill, Florida 33313

Such approval has been given pursuant to the provision of the said Declaration of  
Condominium and the Amendment to the bylaws of Circle One Condominium, Inc, and  
hereby constitutes a waiver of the Association right to purchase the above described  
unit, as provided for in the said amendment to the subject Bylaws,

Dated this 21<sup>st</sup> day of March, 2006

Signed, sealed and delivered:

Circle One Condominium, Inc.  
A Florida Not-For-Profit Corporation

By: [Signature]  
Mark Stephenson, President

STATE OF FLORIDA  
COUNTY OF BROWARD

SWORN TO AND SUBSCRIBED BEFORE ME By Mark Stephenson who is  
personally known to me and who did take an oath this 21<sup>st</sup> day of  
March, 2006.

[Signature]  
Notary Anya C. Nelson

STAMP



Anya C. Nelson  
Commission #DD299631  
Expires: Mar 11, 2008  
Bonded Thru  
Atlantic Bonding Co., Inc.



INSTR # 100405511  
OR BK 30681 PG 1286  
RECORDED 07/18/2000 11:55 AM  
COMMISSION  
BROWARD COUNTY  
DOC STMP-D 0.70  
DEPUTY CLERK 1006

# DOCUMENT COVER PAGE

(Space above this line reserved for recording office use.)

Document Title: GCD ( Warranty Deed, Mortgage, Affidavit, etc. )

Executed By: JOHN W. KOZYAK

To: George L. Moraitis AS TRUSTEE

Brief Legal Description: A-210  
(if applicable)

Return Recorded Document to:

W/C TRI-COUNTY for: --  
991-570M  
Moraitis, Cofar & Karney  
915 Middle River Dr. Ste: 506  
Ft. Lauderdale, FL 33304  
GLM AS TRUSTEE

## QUITCLAIM DEED

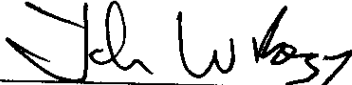
The State of Florida       )  
   )  
 County of Miami-Dade       )

DEED made on April 28, 2000, by John W. Kozyak, as Chapter 11 Trustee of the estate of Financial Federated Title & Trust, Inc., a/k/a Asset Security Corp., a/k/a Viatical Asset Recovery Corp., a/k/a Quad B, Ltd. of 2800 First Union Financial Center, 200 S. Biscayne Boulevard, in the City of Miami, County of Miami-Dade, State of Florida, grantor, to George R. Moraitis, as Trustee of the 2611 N.W. 56th Avenue #A-210 Trust U/A/D 4/27/2000, of 915 Middle River Drive, Suite 506, in the City of Fort Lauderdale, County of Broward, State of Florida, 33304 grantee.

Grantor, in consideration of the sum of ten Dollars (\$10.00), paid by grantee to grantor, the receipt of which is hereby acknowledge, does hereby remise, release and forever quitclaim to grantee all of the land located in Lauderhill, County of Broward, State of Florida as follows: **Unit A-210, together with its appurtenant interest in the common property and the limited common property in CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium thereof, as recorded in Official Records Book 8710, page 203, of the Public Records of Broward County, Florida, and any and all amendments thereto; together with all the estate and rights of grantor in such property.**

TAX FOLIO # 9126-DA-03800

In witness whereof, grantor has executed this deed at Miami, Florida on the date first above written.

  
 JOHN W. KOZYAK, as Chapter 11  
 Trustee

Executed in the presence of:

  
 \_\_\_\_\_

WITNESS

  
 \_\_\_\_\_

WITNESS

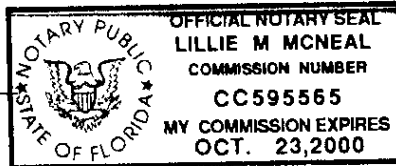
This Instrument was prepared by: David L. Rosendorf  
 Kozyak Tropin & Throckmorton, P.A.  
 2800 First Union Financial Center  
 200 S. Biscayne Boulevard  
 Miami, FL 33131

STATE OF FLORIDA                    )  
  )ss  
COUNTY OF MIAMI-DADE            )

The foregoing instrument was acknowledged before me this 3<sup>rd</sup> day of May, 2000, by JOHN W. KOZYAK, as Chapter 11 Trustee of Financial Federated Title & Trust, Inc.

*Lillie M. McNeal*

NOTARY PUBLIC, State of Florida  
Notary Public Seal:



Personally Known (☒) OR Produced Identification (☐)  
Type of Identification Produced: \_\_\_\_\_

2883/101/169842.1

PREPARED BY:

MINDY R. KRAUT, ESQUIRE  
1888-A N. University Drive  
Plantation, Florida 33322

INSTR # 100405510  
OR BK 30681 PG 1284  
RECORDED 8/7/18/2000 11:55 AM  
COMMISSION  
BROWARD COUNTY  
DOC STMP-D 119.00  
DEPUTY CLERK 1006

RETURN TO:

WILLIAM M. KARNEY, ESQUIRE  
MORAITIS, COFAR & KARNEY,  
Attorneys-at-Law  
915 Middle River Drive, Ste. #506  
Fort Lauderdale, Florida 33304

**SPECIAL WARRANTY DEED**

Property Appraisers Parcel Identification  
Tax Folio Number(s): 9126 DA 03800

THIS SPECIAL WARRANTY DEED executed this 28 day of April, 2000, A. D., between TRIPLE B INVESTMENT GROUP, INC., a Florida Corporation, which is a involuntarily dissolved Corporation winding up and liquidating the Corporation's business and affairs, whose post office address is: 3555 Arbor Lane, Hollywood, Florida 33021, hereinafter called the Grantor, and GEORGE R. MORAITIS, AS TRUSTEE OF THE 2611 N. W. 56<sup>TH</sup> Avenue #A-210 TRUST U/A/D 4/27/2000, with full power to sell, convey, grant and encumber as provided under Florida Statute 689.071, whose post office address is: 263 Goolsby Boulevard, Deerfield Beach, Florida 33442 hereinafter called the Grantee.

WITNESSETH: That the said Grantor, for and in consideration of the sum of \$10.00 Dollars and other valuable considerations, receipt whereof is hereby acknowledged, by these presents does grant, bargain, sell, alien, release, convey and confirm unto the Grantee, all that certain land, situate, lying and being in the County of Broward, State of Florida, to-wit:

Unit No. A-210, together with its appurtenant interest in the common property and Limited Common Property, in CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium thereof, as recorded in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida, and any and all amendments thereto.

Subject to: Restrictions, reservations, limitations and easements of record, if any and to taxes for the year 2000 and subsequent years.

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

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

AND the Grantor hereby covenants with said Grantee, that the Grantor is lawfully seized of said land in fee simple; that the Grantor has good right and lawful authority to sell and convey said land; that the Grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to December 31, 2000.

W/C TRI-COUNTY for: --

PAGE 1 OF 2

99K-5201M  
Moraitis, Cofar & Karney  
915 Middle River Dr. Ste: 506  
Ft. Lauderdale, FL 33304  
GIRM AS TRUSTEE -

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

Signed, sealed and delivered in our presence:

Mindy R. Kraut

Mindy R. Kraut  
( Witness Name Printed)

Pamela A. Shwabery

Pamela A. Shwabery  
( Witness Name Printed)

TRIPLE B INVESTMENT GROUP, INC.

BY: [Signature]  
CARLOS BURGOS, As President

STATE OF FLORIDA            }  
                                      }ss:  
COUNTY OF BROWARD        }

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State aforesaid and in the County aforesaid, to take acknowledgments, personally appeared CARLOS BURGOS, as President of TRIPLE B INVESTMENT GROUP, INC., to me known to be the person described in and who executed the foregoing instrument, who is/is not personally known to me, who produced a Florida Drivers License, as identification and who acknowledged before me that he executed the same freely and voluntarily and who did or did not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid this 28 day of April, 2000.

 Bruce D Schwartz  
My Commission CC689790  
Expires November 28, 2001

[Signature]  
Notary Public, State of Florida



..PREPARED BY/ RETURN TO:  
MINDY R. KRAUT, ESQUIRE  
1888-A N. University Drive  
Plantation, Florida 33322

99-071092 T#001  
02-08-99 12:09PM

\$ 2474.50  
DOCU. STAMPS-DEED  
RECVD. BROWARD CNTY

WARRANTY DEED

COUNTY ADMIN.

Property Appraisers Parcel Identification  
Tax Folio Number(s): SEE ATTACHED LIST

THIS WARRANTY DEED made the 14th day of December, 1998, A.D., by URI TADELIS, a married man, whose post office address is: Ste. #281, 5557 West Oakland Park Blvd., Lauderdale, Florida 33313, hereinafter called the Grantors, To TRIPLE B INVESTMENT GROUP, INC., whose post office address is: 3555 Arbor Lane, Hollywood, 33021. hereinafter called the Grantee.

WITNESSETH: That the Grantor, for and in consideration of the sum of \$10.00 Dollars and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the Grantee, all that certain land situate in Broward County, Florida, viz:

( SEE ATTACHED LEGAL DESCRIPTIONS )

GRANTOR FURTHER HEREBY STATES THAT NONE OF THESE PROPERTIES ARE HIS HOMESTEAD PROPERTY.

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

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

AND the Grantor hereby covenants with said Grantee that the Grantor is lawfully seized of said land in fee simple; that the Grantor has good right and lawful authority to sell and convey said land; that the Grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to December 31, 1998.

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

Signed, sealed and delivered in our presence:

Mindy R. Kraut

MINDY R. KRAUT  
( Witness Name Printed )

Ramona A. Spindabery

RAMONA A. SPINDABERY  
( Witness Name Printed )

STATE OF FLORIDA }  
COUNTY OF BROWARD }

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State aforesaid and in the County aforesaid, to take acknowledgments, personally appeared URI TADELIS, a married man, to me known to be the person described in and who executed the foregoing instrument, who is/is not personally known to me, and who acknowledged before me that he executed the same freely and voluntarily and who did or did not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid this 14th day of December, 1998.

Heldi P Kaufmann  
Notary Public, State of Florida

(Notary's Name Printed or Stamped)



Heldi P Kaufmann  
My Commission CC572622  
Expires Jul 28, 2000

BK29216PG1632

**EXHIBIT "A"**

1. Unit No. A-210 of CIRCLE ONE CONDOMINIUM, a Condominium, together with its appurtenant interest in the common property and the limited common property, in CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium thereof dated 1/29/80, and recorded 2/4/80, in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida, and any amendments thereto. Said unit and appurtenances are located on Tract "A" of PIEDRA DEL SOL, according to the Plat thereof, recorded in Plat Book 82, Page 39, of the Public Records of Broward County, Florida. FOLIO # 9126 DA 03800
2. Condominium Unit No. A-217, together with its appurtenant interest in the common property and the limited common property, in the CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium recorded in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida, and any amendments thereto. FOLIO # 9126 DA 04500
3. Unit No. A-503, together with its appurtenant interest in the common property and the limited common property, in the CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium recorded in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida, and any amendments thereto. FOLIO # 9126 SA 11800
4. Private Dwelling No. A-507 of CIRCLE ONE CONDOMINIUM, a Condominium, together with an undivided interest in the common property and Limited Common Property No. 53 and 209 appurtenant thereto, according to the Declaration of Condominium thereof, as recorded 2/4/80, in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida. FOLIO # 9126 DA 12200
5. Unit No. A-510, together with its appurtenant interest in the common property and the limited common property No. 133, in the CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium recorded in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida, and any amendments thereto. FOLIO # 9126 DA 12500
6. Unit No. A-517, together with its appurtenant interest in the common property and Limited Common Property No. 181 in CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium establishing CIRCLE ONE CONDOMINIUM, dated 1/29/80, and recorded 2/4/80, in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida, and any amendments thereto. Said unit and appurtenances are located on Tract "A" of PIEDRA DEL SOL, according to the Plat thereof, recorded in Plat Book 82, Page 39, of the Public Records of Broward County, Florida. FOLIO # 9126 DA 13200
7. Private Dwelling No. A-522 of CIRCLE ONE CONDOMINIUM, a Condominium, together with an undivided .60630% interest in the common property and Limited Common Property No. 30 appurtenant thereto, according to the Declaration of Condominium thereof, as recorded 2/4/80, in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida. FOLIO # 9126 DA 13700
8. Unit No. A-523 together with its appurtenant interest in the common property and Limited Common Property in CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium establishing CIRCLE ONE CONDOMINIUM, dated 1/29/80, and recorded 2/4/80, in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida, and any amendments thereto. Said unit and appurtenances are located on Tract "A" of PIEDRA DEL SOL, according to the Plat thereof, recorded in Plat Book 82, Page 39, of the Public Records of Broward County, Florida. FOLIO # 9126 DA 13800
9. Unit No. B-104, together with its appurtenant interest in the common property and Limited Common Property No. 69 in CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium establishing CIRCLE ONE CONDOMINIUM, dated 1/29/80, and recorded 2/4/80, in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida, and any amendments thereto. Said unit and appurtenances are located on Tract "A" of PIEDRA DEL SOL, according to the Plat thereof, recorded in Plat Book 82, Page 39, of the Public Records of Broward County, Florida. FOLIO # 9126 DA 14800

EX-29216PG1633

10. Unit No. 204-B, together with its appurtenant interest in the Common Property and the Limited Common Property, in the CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium establishing CIRCLE ONE CONDOMINIUM DATED January 29, 1980, and recorded February 4, 1980 in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida; said unit and appurtenances are located on Tract "A" of PIEDRA DEL SOL, according to the Plat thereof as recorded in Plat Book 82, Page 39, of the Public Records of Broward County, Florida.  
FOLIO # 9126 DA 15600
11. Condominium Unit B-206 of CIRCLE ONE CONDOMINIUM, a Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida, together with an undivided interest in the common elements appurtenant thereto. FOLIO # 9126 DA 15800
12. Unit No. B-308 together with its appurtenant interest in the common property and Limited Common Property in CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium establishing CIRCLE ONE CONDOMINIUM, dated 1/29/80, and recorded 2/4/80, in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida, and any amendments thereto. Said unit and appurtenances are located on Tract "A" of PIEDRA DEL SOL, according to the Plat thereof, recorded in Plat Book 82, Page 39, of the Public Records of Broward County, Florida.  
FOLIO # 9126 DA 16800
13. Private Dwelling No. B-403 of CIRCLE ONE CONDOMINIUM, a Condominium, according to the Declaration of Condominium thereof, together with an undivided interest in the common property and limited common property No. 104 appurtenant thereto, recorded in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida.  
FLIO # 9126 DA 17100

\* \* \*

8K29216PG1634

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

THIS INSTRUMENT PREPARED BY AND  
RECORD ~~8~~ ~~1888-A N. UNIVERSITY DR. PLANTATION, FL. 33322~~  
IRVIN R. SHUPACK, ESQ  
7471 W OAKLAND PARK BLVD, #102  
LAUDERHILL, FL 33319  
(954) 749-7222  
98-219

99-066737 T#001  
02-05-99 09:41AM  
\$ 1820.00  
DOCU. STAMPS-DEED  
RECVD. BROWARD CNTY

**WARRANTY DEED**  
(Ind. - Ind)  
(Statutory Form-Section 689.02 F.S.)

COUNTY ADMIN.

**This Indenture, made this 11th day of DECEMBER, 1998, between IRVIN R. SHUPACK, ESQ., as Trustee, under that certain FLORIDA LAND TRUST AGREEMENT dated the 7th day of April, 1997, and numbered 2000,**

whose post office address is 7471 W OAKLAND PARK BOULEVARD, SUITE #102, LAUDERHILL, FLORIDA 33319, hereinafter called the Grantor\*, and

**URI TADELIS,**

whose post office address is , hereinafter called the Grantee\*

**WITNESSETH** That said grantor, for and in consideration of the sum of **TEN AND NO/100 (\$10 00)** Dollars, and other good and valuable consideration 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, situate, lying and being in BROWARD COUNTY, FLORIDA, to wit

**Property Folio No :**

**SEE EXHIBIT "A" ATTACHED**

Subject to restrictions, reservations, easements and limitations of record, if any, provided that this shall not serve to reimpose same, zoning ordinances, and taxes for the current year and subsequent years

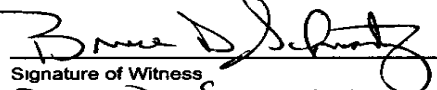
Said grantor does hereby fully warrant the title to said land, and will defend that same against the lawful claims of all persons whomsoever

**THIS PROPERTY IS NOT THE HOMESTEAD OF THE GRANTOR**

\*\*\*Grantor" and "grantee" are used for singular or plural, as context requires

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

Signed, sealed and delivered in our presence

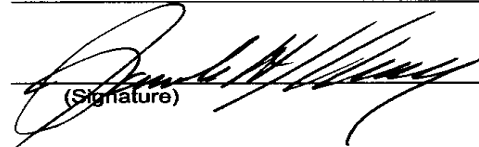
  
Signature of Witness  
BRUCE D. SCHWARTZ  
Print/Type name of Witness

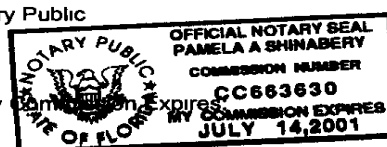
  
IRVIN R. SHUPACK, ESQ., Trustee  
7471 W Oakland Park Boulevard, Ste 102  
Lauderhill, Florida 33319

  
Signature of Witness  
PAMELA A. SHINABERY  
Print/Type name of Witness

STATE OF FLORIDA  
COUNTY OF BROWARD

The foregoing instrument was acknowledged before me this **11th** day of **December, 1998**, by **IRVIN R. SHUPACK, ESQ., TRUSTEE**, who are personally known to me or who have produced **N/A** as identification, and who did not take an oath

  
(Signature)  
Name of Notary typed, printed or stamped  
Notary Public  
My Commission Expires



Grantee's S S # \_\_\_\_\_

BK29210PG1239

3  
7/14/01

EXHIBIT "A"

1. Unit No. A-210 of CIRCLE ONE CONDOMINIUM, a Condominium, together with its appurtenant interest in the common property and the limited common property, in CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium thereof dated 1/29/80, and recorded 2/4/80, in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida, and any amendments thereto. Said unit and appurtenances are located on Tract "A" of PIEDRA DEL SOL, according to the Plat thereof, recorded in Plat Book 82, Page 39, of the Public Records of Broward County, Florida. FOLIO # 9126 DA 03800
2. Condominium Unit No. A-217, together with its appurtenant interest in the common property and the limited common property, in the CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium recorded in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida, and any amendments thereto. FOLIO # 9126 DA 04500
3. Unit No. A-503, together with its appurtenant interest in the common property and the limited common property, in the CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium recorded in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida, and any amendments thereto. FOLIO # 9126 SA 11800
4. Private Dwelling No. A-507 of CIRCLE ONE CONDOMINIUM, a Condominium, together with an undivided interest in the common property and Limited Common Property No. 53 and 209 appurtenant thereto, according to the Declaration of Condominium thereof, as recorded 2/4/80, in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida. FOLIO # 9126 DA 12200
5. Unit No. A-510, together with its appurtenant interest in the common property and the limited common property No. 133, in the CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium recorded in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida, and any amendments thereto. FOLIO # 9126 DA 12500
6. Unit No. A-517, together with its appurtenant interest in the common property and Limited Common Property No. 181 in CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium establishing CIRCLE ONE CONDOMINIUM, dated 1/29/80, and recorded 2/4/80, in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida, and any amendments thereto. Said unit and appurtenances are located on Tract "A" of PIEDRA DEL SOL, according to the Plat thereof, recorded in Plat Book 82, Page 39, of the Public Records of Broward County, Florida. FOLIO # 9126 DA 13200
7. Private Dwelling No. A-522 of CIRCLE ONE CONDOMINIUM, a Condominium, together with an undivided .60630% interest in the common property and Limited Common Property No. 30 appurtenant thereto, according to the Declaration of Condominium thereof, as recorded 2/4/80, in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida. FOLIO # 9126 DA 13700
8. Unit No. A-523 together with its appurtenant interest in the common property and Limited Common Property in CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium establishing CIRCLE ONE CONDOMINIUM, dated 1/29/80, and recorded 2/4/80, in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida, and any amendments thereto. Said unit and appurtenances are located on Tract "A" of PIEDRA DEL SOL, according to the Plat thereof, recorded in Plat Book 82, Page 39, of the Public Records of Broward County, Florida. FOLIO # 9126 DA 13800
9. Unit No. B-104, together with its appurtenant interest in the common property and Limited Common Property No. 69 in CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium establishing CIRCLE ONE CONDOMINIUM, dated 1/29/80, and recorded 2/4/80, in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida, and any amendments thereto. Said unit and appurtenances are located on Tract "A" of PIEDRA DEL SOL, according to the Plat thereof, recorded in Plat Book 82, Page 39, of the Public Records of Broward County, Florida. FOLIO # 9126 DA 14800

10. Unit No. 204-B, together with its appurtenant interest in the Common Property and the Limited Common Property, in the CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium establishing CIRCLE ONE CONDOMINIUM DATED January 29, 1980, and recorded February 4, 1980 in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida; said unit and appurtenances are located on Tract "A" of PIEDRA DEL SOL, according to the Plat thereof as recorded in Plat Book 82, Page 39, of the Public Records of Broward County, Florida.  
FOLIO # 9126 DA 15600
11. Condominium Unit B-206 of CIRCLE ONE CONDOMINIUM, a Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida, together with an undivided interest in the common elements appurtenant thereto. FOLIO # 9126 DA 15800
12. Unit No. B-308 together with its appurtenant interest in the common property and Limited Common Property in CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium establishing CIRCLE ONE CONDOMINIUM, dated 1/29/80, and recorded 2/4/80, in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida, and any amendments thereto. Said unit and appurtenances are located on Tract "A" of PIEDRA DEL SOL, according to the Plat thereof, recorded in Plat Book 82, Page 39, of the Public Records of Broward County, Florida.  
FOLIO # 9126 DA 16800
13. Private Dwelling No. B-403 of CIRCLE ONE CONDOMINIUM, a Condominium, according to the Declaration of Condominium thereof, together with an undivided interest in the common property and limited common property No. 104 appurtenant thereto, recorded in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida.  
FOLIO # 9126 DA 17100

\* \* \*

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

RECORD AND RETURN TO:

This instrument prepared by:  
IRVIN R. SHUPACK, ESQ.  
7471 W. Oakland Park Blvd., #102  
Lauderhill, Florida 33319  
954-749-7222

97-195455 T#004  
04-17-97 11:57AM

\$ 0.70  
DOCU. STAMPS - DEED

REC'D. BROWARD CNTY  
B. JACK OSTERHOLZ

COUNTY ADMIN.

QUIT CLAIM DEED TO TRUSTEE  
UNDER LAND TRUST 2000

Tax folio #: 9126-DA-038

THIS QUIT CLAIM DEED, executed this 7th day of April, 1997, by and between **ROSS GORDY and ROCHELLE GORDY, formerly known as Rochelle Hanuka, Husband and Wife, as Joint Tenants With Rights of Survivorship**, First Party/Grantor, whose post office address is: 3930 N.W. 73rd Avenue, Lauderhill, FL 33319,

to **IRVIN R. SHUPACK, ESQ., as Trustee, under that certain FLORIDA LAND TRUST AGREEMENT dated the 7th day of APRIL, 1997, and numbered 2000**, (hereinafter referred to as "Trustee") with full power and authority to protect, conserve and to sell, or to lease or to encumber, or to otherwise manage and dispose of the property hereinafter described and whose Post Office address is: 7471 W. Oakland Park Blvd., Suite #102, Lauderhill, Florida 33319.

WITNESSETH:

That the Grantor, for and in consideration of the sum of Ten Dollars (\$10.00) and other good and valuable consideration, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto Trustee, all that certain land situate in BROWARD County, Florida, to-wit:

**Unit No. A-210 of CIRCLE ONE CONDOMINIUM, a Condominium, together with its appurtenant interest in the common property and the limited common property, in CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium thereof dated 1/29/80, and recorded 2/4/80, in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida, and any amendments thereto. Said unit and appurtenances are located on Tract "A" of PIEDRA DEL SOL, according to the Plat thereof, recorded in Plat Book 82, Page 39, of the Public Records of Broward County, Florida.**

This conveyance is subject to:

1. Taxes and Assessments for the current year and subsequent years.
2. Zoning and other governmental regulations.

**TO HAVE AND TO HOLD** the above-described real estate in fee simple with the appurtenances upon the trust and for the purposes set forth in this Deed and in the Land Trust No. 2000, dated the 7th day of April, 1997 (Trust Agreement).

This deed is given and accepted in accordance with Section 689.071, Florida Statutes. The Trustee shall have no personal liability whatsoever for action as trustee under the trust agreement referred to above or by virtue of taking title to the land described above and the sole liability of the Trustee hereunder shall be limited to the property which the Trustee holds under the trust agreement referred to above.

And the Grantor by this Deed fully warrants the title to the above-described real estate and will defend the title against the lawful claims of all persons whomsoever. "Grantor", "Grantee", and "Trustee", are used for singular or plural, as context required.

IN WITNESS WHEREOF, the Grantor aforesaid has set his hand and seal this 7th day of APRIL, 1997.

Signed, sealed and witnessed in our presence:

Sheila Tepperman  
Witness SHEILA TEPPERMAN

Sharon D. Rivera  
Witness SHARON D. RIVERA

Rochelle Gordy  
ROCHELLE GORDY, I/K/a ROCHELLE HANUKA

Ross Gordy  
ROSS GORDY  
3930 N.W. 73rd Avenue  
Lauderhill, FL 33319

STATE OF FLORIDA  
COUNTY OF BROWARD

I certify that on this date before me, the undersigned, an officer duly authorized in the state and county named above to take acknowledgements, personally appeared **ROSS GORDY and ROCHELLE GORDY, formerly known as Rochelle Hanuka, Husband and Wife**, who are personally known to me, and known to me to be the persons described in and who executed the foregoing instrument, and they acknowledged before me that they executed the same.

WITNESS my hand and official seal in the County and State last aforesaid this 7th day of April, 1997.

My Commission Expires:



Sharon D. Rivera  
MY COMMISSION # CC510636 EXPIRES  
November 20, 1999  
BONDED THRU TROY FAIR INSURANCE, INC.

Print Notary Name:

Sharon D. Rivera  
Notary Public/State of Florida

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

BK26297PG0382

①/12

PREPARED BY:

Name: **Dan McDermott**

Address: **Oak Street Mortgage LLC  
11595 N MERIDIAN ST, SUITE 400  
CARMEL, IN 46032**

Return to:

**Oak Street Mortgage  
11595 N MERIDIAN ST, SUITE 400  
CARMEL, IN 46032**

[Space Above This Line For Recording Data]

## MORTGAGE

MIN: 100331700902566259

### 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 03, 2006**, together with all Riders to this document.

(B) **"Borrower"** is **KAREEN M MCPHERSON, As 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 **Oak Street Mortgage LLC**  
Lender is a **LIMITED LIABILITY COMPANY**  
the laws of **DELAWARE**  
**11595 N MERIDIAN ST, SUITE 400, CARMEL, IN 46032**

organized and existing under  
Lender's address is

(E) **"Note"** means the promissory note signed by Borrower and dated **April 03, 2006**. The Note states that Borrower owes Lender **One Hundred Seven Thousand Nine Hundred Twenty and no/100** Dollars (U.S. \$ **107,920.00**) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **April 01, 2036**

(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

ITEM 9875L1 (0011)—MERS

(Page 1 of 12 pages)

Form 3010 1/01

GREATLAND ■  
To Order Call: 1-800-530-9393  
Fax: 616-791-1131  
0090256625

*K.M.*

19



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

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

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

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

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

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

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

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

*K.M.*

## 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]

SEE LEGAL DESCRIPTION ATTACHED

which currently has the address of

**2611 N.W. 56TH AVE APT #A210**  
[Street]**LAUDERHILL**  
[City]

, Florida

**33313**  
[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 is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

FLORIDA—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 9875L3 (0011)—MERS

(Page 3 of 12 pages)

Form 3010 1/01

GREATLAND ■

To Order Call: 1-800-530-9393

Fax: 616-791-1131

0090256625

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

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

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

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

**3. Funds for Escrow Items.** Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

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

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for

holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

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

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

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

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

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

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

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

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

otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

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

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

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

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

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

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

**9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument.** If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument,

including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**13. Joint and Several Liability; Co-signers; Successors and Assigns Bound.** Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument

but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

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

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

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

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

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

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

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

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

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may



require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

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

**19. Borrower's Right to Reinstate After Acceleration.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

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

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

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

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental

Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

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

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


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

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

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

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

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in pages 1 through 12 of this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

  
**KAREEN M MCPHERSON**  
 4011 N UNIVERSITY DRIVE  
 SUNRISE, FL 33351

(Seal)  
 -Borrower

(Seal)  
 -Borrower

(Seal)  
 -Borrower

(Seal)  
 -Borrower

(Seal)  
 -Borrower

(Seal)  
 -Borrower

Signed, sealed and delivered in the presence of:

State of Florida  
 County of

The foregoing instrument was acknowledged before me this **3rd** day of **April 2006** by  
**KAREEN M MCPHERSON**

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

FLA DRIVER'S license

NOTARY PUBLIC-STATE OF FLORIDA  
 Arle Mrejen  
 Commission # DD396138  
 Expires: FEB. 14, 2009  
 BARNETT TRUST AND SURETY CO., INC.

Notary Public

FLORIDA—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 9875L12 (0011)—MERS

(Page 12 of 12 pages)

Form 3010 1/01

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**0090256625**

# EXHIBIT "A"

Unit A-210 together with its appurtenant interest in the common property and the limited common property No. 73 in CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium thereof, recorded in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida; said unit and appurtenance are located on TRACT "A" OF PIEDRA DEL SOL, according to the Plat thereof, as recorded in Plat Book 82, Page 39, of the Public Records of Broward County, Florida; and any and all amendments thereto.

## CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this **3rd** day of **April 2006**, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to **Oak Street Mortgage LLC**

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

**2611 N.W. 56TH AVE APT #A210  
LAUDERHILL, FL 33313**

[Property Address]

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

**CIRCLE ONE**  
[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.

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.

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

**Form 3140 1/01**

ITEM 1623L1 (0011)

(Page 1 of 2 pages)

0090256625 GREATLAND ■  
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*J.M.*

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

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

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

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

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in pages 1 and 2 of this Condominium Rider.

  
KAREN M MCPHERSON

(Seal)  
-Borrower

(Seal)  
-Borrower

(Seal)  
-Borrower

(Seal)  
-Borrower

(Seal)  
-Borrower

(Seal)  
-Borrower

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

Form 3140 1/01

ITEM 1623L2 (0011)

(Page 2 of 2 pages)

0090256625 GREATLAND ■  
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## ADJUSTABLE RATE RIDER

(LIBOR Six-Month Index (As Published In *The Wall Street Journal*)—Rate Caps)

THIS ADJUSTABLE RATE RIDER is made this **3rd** day of **April 2006**, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to **Oak Street Mortgage LLC**

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

**2611 N.W. 56TH AVE APT #A210  
LAUDERHILL, FL 33313**

[Property Address]

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

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

**A. INTEREST RATE AND MONTHLY PAYMENT CHANGES**

The Note provides for an initial interest rate of **8.7500 %**. The Note provides for changes in the interest rate and the monthly payments, as follows:

**4. INTEREST RATE AND MONTHLY PAYMENT CHANGES**

**(A) Change Dates**

The interest rate I will pay may change on the first day of **April 2009**, and on that day every sixth month thereafter. Each date on which my interest rate could change is called a "Change Date."

**(B) The Index**

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

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

**(C) Calculation of Changes**

Before each Change Date, the Note Holder will calculate my new interest rate by adding **Five**

percentage points ( **5.0000 %**) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

**MULTISTATE ADJUSTABLE RATE RIDER—LIBOR SIX-MONTH INDEX (AS PUBLISHED IN THE WALL STREET JOURNAL)—Single Family—Fannie Mae Uniform Instrument**

ITEM 5751L1 (0011)

(Page 1 of 3 pages)

**0090256625**

Form 3138 1/01

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GREATLAND ■  
Fax: 616-791-1131

*B.M.*

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

**(D) Limits on Interest Rate Changes**

The interest rate I am required to pay at the first Change Date will not be greater than **11.7500%** or less than **5.7500%**. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than **One** percentage points (**1.0000%**) from the rate of interest I have been paying for the preceding six months. My interest rate will never be greater than **13.7500%**.

**(E) Effective Date of Changes**

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

**(F) Notice of Changes**

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

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

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

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

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

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

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

*J.M.*



BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in pages 1 through 3 of this Adjustable Rate Rider.

  
KAREEN M MCPHERSON

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

Recording Requested By:

Bank of America

Prepared By: Rene Rosales

888-603-9011

When recorded mail to:

CoreLogic

450 E. Boundary St.

Attn: Release Dept.

Chapin, SC 29036



DocID# 17913615483310452

Property Address:

2611 NW 56TH AVE APT #A210

Lauderhill, FL 33313

FL0-AM 13830826

4/27/2011

This space for Recorder's use

MIN #: 100331700902566259

MERS Phone #: 888-679-6377

### ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 3300 S.W. 34th Avenue, Suite 101 Ocala, FL 34474 does hereby grant, sell, assign, transfer and convey unto THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2006-OC4, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OC4 whose address is 101 BARCLAY ST - 4W, NEW YORK, NY 10286 all beneficial interest under that certain Mortgage described below together with the note(s) and obligations therein described and the money due and to become due thereon with interest and all rights accrued or to accrue under said Mortgage.

Original Lender:

OAK STREET MORTGAGE LLC

Original Borrower(s):

KAREEN M MCPHERSON, AS A SINGLE WOMAN

Date of Mortgage:

4/3/2006

Original Loan Amount:

\$107,920.00

Recorded in Broward County, FL on: 6/6/2006, book OR 41767, page 1788 and instrument number 105949756

IN WITNESS WHEREOF, the undersigned has caused this Assignment of Mortgage to be executed on

4/27/11

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

By: Bud Kamyabi

Bud Kamyabi

Assistant Secretary

Malik Basurto

Witness: Malik Basurto

State of California

County of Ventura

By: Luis Roldan

Luis Roldan

Assistant Secretary

Martha Munoz

Witness: Martha Munoz

On April 27, 2011 before me, Irma Diaz, Notary Public, personally appeared Bud Kamyabi and Luis Roldan, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) ~~is~~ are subscribed to the within instrument and acknowledged to me that ~~he/she~~ they executed the same in ~~his/her~~ their authorized capacity(ies), and that by ~~his/her~~ their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

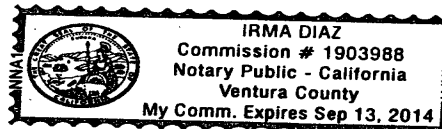
WITNESS my hand and official seal.

Irma Diaz

Notary Public: Irma Diaz

My Commission Expires: 9/13/2014

(Seal)



PREPARED BY:

Name:

Address: **Oak Street Mortgage LLC**  
**11595 N MERIDIAN ST, SUITE 400**  
**CARMEL, IN 46032**

Return to: **Oak Street Mortgage**  
**11595 N MERIDIAN ST, SUITE 400**  
**CARMEL, IN 46032**

[Space Above This Line For Recording Data]

## **MORTGAGE** **(Secondary Lien)**

MIN: 100331700902566275

### **DEFINITIONS**

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 10, 12, 17, 19, and 20. Certain rules regarding the usage of words used in this document are also provided in Section 15.

(A) **"Security Instrument"** means this document, which is dated **April 03, 2006**, together with all Riders to this document.

(B) **"Borrower"** is **KAREEN M MCPHERSON, As 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 beneficiary 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 **Oak Street Mortgage LLC**  
Lender is a **LIMITED LIABILITY COMPANY** organized and existing under  
the laws of **DELAWARE**. Lender's address is  
**11595 N MERIDIAN ST, SUITE 400, CARMEL, IN 46032**

(E) **"Note"** means the promissory note signed by Borrower and dated **April 03, 2006**. The Note states that Borrower owes Lender **Twenty Six Thousand Nine Hundred Eighty and no/100** Dollars (U.S. **\$26,980.00**) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **April 01, 2021**.

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

**FLORIDA MORTGAGE—Single Family—Secondary Lien**  
THE COMPLIANCE SOURCE, INC. ©  
ITEM 8547L1 (0304)—MERS

(Page 1 of 11 pages)

To Order Call: 1-800-530-9393 ☐ Fax: 616-791-1131  
**0090256627**

*Rm.*

14

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

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

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> Adjustable Rate Rider  | <input checked="" type="checkbox"/> Condominium Rider   | <input type="checkbox"/> Second Home Rider      |
| <input type="checkbox"/> Balloon Rider          | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input type="checkbox"/> Home Improvement Rider | <input type="checkbox"/> Revocable Trust Rider          |   |
| <input type="checkbox"/> Other(s) [specify]     |   |   |

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

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

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

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

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

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

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

(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.

*H.M.*

**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]

**SEE LEGAL DESCRIPTION ATTACHED**

which currently has the address of

**2611 N.W. 56TH AVE APT #A210**

[Street]

**LAUDERHILL**

[City]

, Florida

**33313**

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

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

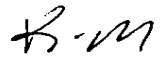
UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

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

**2. Application of Payments or Proceeds.** 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

FLORIDA MORTGAGE—Single Family—Secondary Lien  
THE COMPLIANCE SOURCE, INC. ©  
ITEM 8547L3 (0304)—MERS

(Page 3 of 11 pages)



GREATLAND ■  
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**0090256627**

Section 14 or in such manner or location as required under Applicable Law. Except as otherwise described in this Section 2, and as permitted under Applicable Law, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under 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. To the extent permitted by Applicable Law, 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.** Subject to Applicable Law, 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. 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 8. 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 8 and pay such amount and Borrower shall then be obligated under Section 8 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 14 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. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that

Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender. If under Section 21 the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Security Instrument.

**4. Charges; Liens.** Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust, or other security agreement with a lien which has priority over this Security Instrument. Borrower shall pay when due, 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 other than a lien disclosed to Lender in Borrower's application or in any title report Lender obtained 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.

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 if allowed under Applicable Law.

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

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5, shall be added to the unpaid balance of the loan and interest shall accrue at the Note rate, from the time it was added to the unpaid balance until it is paid in full.

Subject to Applicable Law, 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

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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 21 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. 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.

**7. 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.

**8. 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 has or 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 or may attain 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 8, 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 8.

Any amounts disbursed by Lender under this Section 8 shall become additional debt of Borrower secured by this Security Instrument if allowed under Applicable Law. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

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

**9. Mortgage Insurance.** 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.

If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect.

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**10. Assignment of Miscellaneous Proceeds; Forfeiture.** The Miscellaneous Proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Security Instrument.

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

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 18, 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.

**11. 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.

**12. 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 17, 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 19) and benefit the successors and assigns of Lender.

**13. 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, as allowed under Applicable Law. The absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be

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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.

**14. 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.

**15. 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.

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

**17. Transfer of the Property or a Beneficial Interest in Borrower.** As used in this Section 17, "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 14 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.

**18. Borrower's Right to Reinstate After Acceleration.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, as allowed under Applicable Law; 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;

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(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 17.

**19. 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, if required under Applicable Law, 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 14) 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 section. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 21 and the notice of acceleration given to Borrower pursuant to Section 17 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 19.

**20. Hazardous Substances.** As used in this Section 20: (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:

**21. 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 17 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

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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 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

**22. Explaining Loan Papers.** If required by Applicable Law, Lender has explained to the undersigned that: (a) the loan is made under the Florida Consumer Finance Act; (b) the terms of the loan provide for interest and charges pursuant to the Florida Consumer Finance Act; and (c) the nature of the security for the loan.

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

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

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

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

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Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Security Instrument to give notice to Lender, at Lender's address set forth on page one of this Security Instrument, of any default under the superior encumbrance and of any sale or other foreclosure action.

*J.M.*

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in pages 1 through 11 of this Security Instrument and in any Rider executed by Borrower and recorded with it.

  
**KAREEN M MCPHERSON**  
 4011 N UNIVERSITY DRIVE  
 SUNRISE, FL 33351

(Seal)  
 -Borrower

(Seal)  
 -Borrower

(Seal)  
 -Borrower

(Seal)  
 -Borrower

(Seal)  
 -Borrower


(Seal)  
 -Borrower

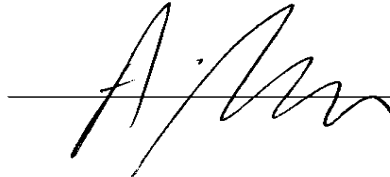
Signed, sealed and delivered in the presence of:

State of Florida  
 County of Duval

The foregoing instrument was acknowledged before me this **3rd** day of **April 2006** by **KAREEN M MCPHERSON**

who is personally known to me or who has produced FLA Driver License  
 as identification.

NOTARY PUBLIC-STATE OF FLORIDA  
 **Arie Mrejen**  
 Commission # DD396138  
 Expires: FEB. 14, 2009  
 Bonded Thru Atlantic Bonding Co., Inc.

  
 Notary Public

**FLORIDA MORTGAGE**—Single Family—Secondary Lien  
 THE COMPLIANCE SOURCE, INC. ©  
 ITEM 8547L11 (0304)—MERS

(Page 11 of 11 pages)

**GREATLAND** ■  
 To Order Call: 1-800-530-9393 ☐ Fax: 616-791-1131  
**0090256627**

# EXHIBIT "A"

Unit A-210 together with its appurtenant interest in the common property and the limited common property No. 73 in CIRCLE ONE CONDOMINIUM, according to the Declaration of Condominium thereof, recorded in Official Records Book 8710, Page 203, of the Public Records of Broward County, Florida; said unit and appurtenance are located on TRACT "A" OF PIEDRA DEL SOL, according to the Plat thereof, as recorded in Plat Book 82, Page 39, of the Public Records of Broward County, Florida; and any and all amendments thereto.

## CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this **3rd** day of **April 2006**, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to **Oak Street Mortgage LLC**

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

**2611 N.W. 56TH AVE APT #A210  
LAUDERHILL, FL 33313**

[Property Address]

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

**CIRCLE ONE**

[Name of Condominium Project]

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

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

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

**B. Hazard Insurance.** So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:

- (i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of the yearly premium installments for hazard insurance on the Property; and
- (ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, with any excess paid to Borrower.

### MULTISTATE SECOND MORTGAGE CONDOMINIUM RIDER

ITEM 2626L1 (0107)

(Page 1 of 2 pages)

0090256627 GREATLAND ■  
To Order Call: 1-800-530-9393 : Fax: 615-791-1131

B.M.

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

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

**E. Lender's Prior Consent.** Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to:

- (i) The abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;
- (ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender;
- (iii) termination of professional management and assumption of self-management of the Owners Association; or
- (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

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

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in pages 1 and 2 of this Condominium Rider.

  
**KARLEEN M MCPHERSON**

(Seal)  
 -Borrower

(Seal)  
 -Borrower

(Seal)  
 -Borrower

(Seal)  
 -Borrower

(Seal)  
 -Borrower

(Seal)  
 -Borrower

*[Sign Original Only]*

**MULTISTATE SECOND MORTGAGE CONDOMINIUM RIDER**

ITEM 2626L2 (0107)

(Page 2 of 2 pages)

0090256627 GREATLAND ■  
 To Order Call: 1-800-530-9393 Fax: 616-791-1131



Recording Requested By:  
HSBC MORTGAGE SERVICES

When Recorded Return To:

ASSIGNMENTS  
HSBC MORTGAGE SERVICES  
636 GRAND REGENCY BLVD  
BRANDON, FL 33510

**CORPORATE ASSIGNMENT OF MORTGAGE**

Broward, Florida  
SELLER'S SERVICING #:13884929 "MCPHERSON"

MERS #: 100331700902566275 SIS #: 1-888-679-6377

Date of Assignment: February 20th, 2012

Assignor: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR OAK STREET MORTGAGE LLC "ITS SUCCESSORS AND ASSIGNS" at 1595 SPRING HILL ROAD, STE 310, VIENNA, VA 22182

Assignee: HSBC MORTGAGE SERVICES INC at 636 GRAND REGENCY BLVD, BRANDON, FL 33510  
Executed By: KAREEN M MCPHERSON, AS A SINGLE WOMAN To: MORTGAGE ELECTRONIC REGISTRATION SYSTEM INC AS NOMINEE FOR OAK STREET MORTGAGE LLC, "ITS SUCCESSORS AND ASSIGNS"

Date of Mortgage: 04/03/2006 Recorded: 04/06/2006 in Book/Reel/Liber: 41767 Page/Folio: 1806-1819 as Instrument No.: 105949757 In the County of Broward, State of Florida.

Assessor's/Tax ID No. NA

Property Address: 2611 N.W. 56TH AVE APT #A210, LAUDERHILL, FL 33313

KNOW ALL MEN BY THESE PRESENTS, that for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the said Assignor hereby assigns unto the above-named Assignee, the said Mortgage having an original principal sum of \$26,980.00 with interest, secured thereby, with all moneys now owing or that may hereafter become due or owing in respect thereof, and the full benefit of all the powers and of all the covenants and provisos therein contained, and the said Assignor hereby grants and conveys unto the said Assignee, the Assignor's beneficial interest under the Mortgage.

TO HAVE AND TO HOLD the said Mortgage, and the said property unto the said Assignee forever, subject to the terms contained in said Mortgage.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR OAK STREET MORTGAGE LLC  
"ITS SUCCESSORS AND ASSIGNS"  
On February 20th, 2012

By:   
ALLAN KEOHANE, Assistant  
Secretary

WITNESS

  
JULIE HOELZL



WITNESS

  
INDRANI MUKHERJEE

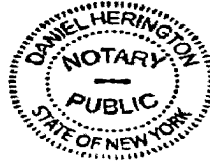
CORPORATE ASSIGNMENT OF MORTGAGE Page 2 of 2

STATE OF New York  
COUNTY OF Erie

On February 20th, 2012, before me, DANIEL HERINGTON, a Notary Public in and for Erie in the State of New York, personally appeared ALLAN KEOHANE, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

  
DANIEL HERINGTON  
Notary Expires: 09/22/2012 #01HE6193739  
Qualified in Erie County



(This area for notarial seal)

Prepared By:  
Marshall X Kinsley, HSBC MORTGAGE SERVICES 636 GRAND REGENCY BLVD, BRANDON, FL 33510 813-571-8400

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

**DATE: May 1st, 2019**  
**PROPERTY ID # 494126-DA-0380 (TD # 39892)**

# WARNING

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

CIRCLE ONE CONDOMINIUM, INC.  
1200 PARK CENTRAL BLVD SOUTH  
POMPANO BEACH, FL 33064

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 2611 NW 56 AVENUE #A210, LAUDERHILL FL 33313 IS BEING SCHEDULED FOR TAX DEED AUCTION. ONCE THE PROPERTY IS SOLD, UNPAID TAXES CAN NO LONGER BE REDEEMED. OTHER TAX YEARS MAY BE OWED BUT NOT INCLUDED IN THE AMOUNT BELOW, PLEASE CALL FOR MORE INFORMATION.

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

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

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

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

\* Estimated Amount due if paid by May 31, 2019 .....\$5,097.93  
Or  
\* Estimated Amount due if paid by June 18, 2019 .....\$5,145.80

THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON June 19, 2019 UNLESS ALL BACK TAXES ARE PAID PRIOR TO AUCTION.

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

FOR TAX DEEDS PROCESS AND AUCTION RULES, PLEASE VISIT  
[www.broward.org/recordstaxestreasury](http://www.broward.org/recordstaxestreasury)

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

**DATE: May 1st, 2019**  
**PROPERTY ID # 494126-DA-0380 (TD # 39892)**

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FLORIDA PROPERTY RECEIVER FORCE, LLC  
28 WEST FLAGLER STREET, SUITE 201  
MIAMI, FL 33130

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

DATE: May 1st, 2019  
PROPERTY ID # 494126-DA-0380 (TD # 39892)

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CIRCLE ONE CONDOMINIUM, INC.,  
C/O BENCHMARK PROPERTY MANAGEMENT  
7932 WILES ROAD  
CORAL SPRINGS, FL 33067

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

**DATE: May 1st, 2019**

**PROPERTY ID # 494126-DA-0380 (TD # 39892)**

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KAYE BENDER REMBAUM, REGISTERED AGENT  
O/B/O CIRCLE ONE CONDOMINIUM, INC.  
1200 PARK CENTRAL BLVD  
POMPANO BEACH, FL 33064

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

DATE: May 1st, 2019  
PROPERTY ID # 494126-DA-0380 (TD # 39892)

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BANK OF AMERICA N.A.  
C/O CT CORPORATION SYSTEM  
1200 SOUTH PINE ISLAND ROAD  
PLANTATION, FL 33324

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FOR TAX DEEDS PROCESS AND AUCTION RULES, PLEASE VISIT  
[www.broward.org/recordstaxestreasury](http://www.broward.org/recordstaxestreasury)

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

**DATE: May 1st, 2019**  
**PROPERTY ID # 494126-DA-0380 (TD # 39892)**

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CIRCLE MILLENNIUM LIMITED PARTNERSHIP  
263 GOOLSBY BLVD  
DEERFIELD BEACH, FL 33442

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[www.broward.org/recordstaxestreasury](http://www.broward.org/recordstaxestreasury)



**DATE: May 1st, 2019**  
**PROPERTY ID # 494126-DA-0380 (TD # 39892)**

# WARNING

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

CIRCLE ONE CONDOMINIUM  
2611 NW 56 AVE #A-303  
LAUDERHILL, FL 33313

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

**DATE: May 1st, 2019**  
**PROPERTY ID # 494126-DA-0380 (TD # 39892)**

# WARNING

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CIRCLE ONE CONDOMINIUM INC  
% BENCHMARK PROPERTY MANAGEMENT  
2611 NW 56 AVENUE #A210  
LAUDERHILL, FL 33313

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

\* Estimated Amount due if paid by May 31, 2019 .....\$5,097.93  
Or  
\* Estimated Amount due if paid by June 18, 2019 .....\$5,145.80

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FOR TAX DEEDS PROCESS AND AUCTION RULES, PLEASE VISIT

[www.broward.org/recordstaxestreasury](http://www.broward.org/recordstaxestreasury)

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

DATE: May 1st, 2019  
PROPERTY ID # 494126-DA-0380 (TD # 39892)

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

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RECORDS, TAXES AND TREASURY DIVISION/TAX DEED SECTION

DATE: May 1st, 2019  
PROPERTY ID # 494126-DA-0380 (TD # 39892)

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FLORIDA PROPERTY RECEIVER FORCE  
JAY SOLO  
5920 S HIGHWAY A1A  
MELBOURNE BEACH, FL 32951

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5920 S. HIGHWAY A1A, SUITE 101  
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HSBC MORTGAGE SERVICES INC  
636 GRAND REGENCY BLVD  
BRANDON, FL 33510

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**DATE: May 1st, 2019**  
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OAK STREET MORTGAGE LLC  
11595 N MERIDIAN ST SUITE 400  
CARMEL, IN 46032

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OAK STREET MORTGAGE LLC  
1595 SPRING HILL ROAD STE 310  
VIENNA, VA 22182

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SOLAL INVESTMENT LLC  
19026 NE 29 AVE  
AENTURA, FL 33180

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TAX EASE FUNDING 2016-1 LLC  
PO BOX 645484 LB# 0005484  
CINCINNATI, OH 45264

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THE BANK OF NEW YORK MELLON  
ATTN: CRAIG STEIN ESQUIRE  
ONE WEST LAS OLAS BLVD, STE 500  
FORT LAUDERDALE, FL 33301

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101 BARCLAY ST - 4W  
NEW YORK, NY 10286

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\* Estimated Amount due if paid by May 31, 2019 .....\$5,097.93  
Or  
\* Estimated Amount due if paid by June 18, 2019 .....\$5,145.80

THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON June 19, 2019 UNLESS ALL BACK TAXES ARE PAID PRIOR TO AUCTION.

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

FOR TAX DEEDS PROCESS AND AUCTION RULES, PLEASE VISIT

[www.broward.org/recordstaxestreasury](http://www.broward.org/recordstaxestreasury)

7037 2620 0000 1492 3082

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- |  |    |  |
|--|----|--|
| <input type="checkbox"/> Return Receipt (hardcopy)           | \$ |  |
| <input type="checkbox"/> Return Receipt (electronic)         | \$ |  |
| <input type="checkbox"/> Certified Mail Restricted Delivery  | \$ |  |
| <input type="checkbox"/> Adult Signature Required            | \$ |  |
| <input type="checkbox"/> Adult Signature Restricted Delivery | \$ |  |

Postmark  
Here

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Total Postage

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Street &

City, St.

**TD 39892 JUNE 2019 WARNING**  
CIRCLE ONE CONDOMINIUM, INC.  
1200 PARK CENTRAL BLVD SOUTH  
POMPANO BEACH, FL 33064

PS Form 3800, April 2015 PSN 7530-02-000-9047

See Reverse for Instructions

707 2620 000 1492 3099

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Extra Services & Fees (check box, add fee as appropriate)

<input type="checkbox"/> Return Receipt (hardcopy)	\$
<input type="checkbox"/> Return Receipt (electronic)	\$
<input type="checkbox"/> Certified Mail Restricted Delivery	\$
<input type="checkbox"/> Adult Signature Required	\$
<input type="checkbox"/> Adult Signature Restricted Delivery	\$

Postmark  
Here

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Total Po

\$

Sent To

Street or

City, Sta

**TD 39892 JUNE 2019 WARNING**  
FLORIDA PROPERTY RECEIVER FORCE, LLC  
28 WEST FLAGLER STREET, SUITE 201  
MIAMI, FL 33130

PS Form 3800, April 2015 PSN 7530-02-000-9047

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|--|----|--|
| <input type="checkbox"/> Return Receipt (hardcopy)           | \$ |  |
| <input type="checkbox"/> Return Receipt (electronic)         | \$ |  |
| <input type="checkbox"/> Certified Mail Restricted Delivery  | \$ |  |
| <input type="checkbox"/> Adult Signature Required            | \$ |  |
| <input type="checkbox"/> Adult Signature Restricted Delivery | \$ |  |

Postmark  
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Total Postage

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City, State, ZIP+4®

**TD 39892 JUNE 2019 WARNING**  
CIRCLE ONE CONDOMINIUM, INC., C/O  
BENCHMARK PROPERTY MANAGEMENT  
7932 WILES ROAD  
CORAL SPRINGS, FL 33067

PS Form 3800, April 2015 PSN 7530-02-000-9047

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Extra Services & Fees (check box, add fee as appropriate)	
<input type="checkbox"/> Return Receipt (hardcopy)	\$
<input type="checkbox"/> Return Receipt (electronic)	\$
<input type="checkbox"/> Certified Mail Restricted Delivery	\$
<input type="checkbox"/> Adult Signature Required	\$
<input type="checkbox"/> Adult Signature Restricted Delivery	\$

Postmark  
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Postage

\$ Total

\$ Sent

Street

City, S

**TD 39892 JUNE 2019 WARNING**  
KAYE BENDER REMBAUM, REGISTERED  
AGENT O/B/O CIRCLE ONE CONDOMINIUM  
1200 PARK CENTRAL BLVD  
POMPANO BEACH, FL 33064

7017 2620 0000 1492 3129

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Extra Services & Fees (check box, add fee as appropriate)

<input type="checkbox"/> Return Receipt (hardcopy)	\$	
<input type="checkbox"/> Return Receipt (electronic)	\$	
<input type="checkbox"/> Certified Mail Restricted Delivery	\$	
<input type="checkbox"/> Adult Signature Required	\$	
<input type="checkbox"/> Adult Signature Restricted Delivery	\$	

Postmark  
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Postage

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Total Po

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Sent To

Street or

City, State

**TD 39892 JUNE 2019 WARNING**

BANK OF AMERICA N.A.

C/O CT CORPORATION SYSTEM

1200 SOUTH PINE ISLAND ROAD

PLANTATION, FL 33324

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|--|----|--|
| <input type="checkbox"/> Return Receipt (hardcopy)           | \$ |  |
| <input type="checkbox"/> Return Receipt (electronic)         | \$ |  |
| <input type="checkbox"/> Certified Mail Restricted Delivery  | \$ |  |
| <input type="checkbox"/> Adult Signature Required            | \$ |  |
| <input type="checkbox"/> Adult Signature Restricted Delivery | \$ |  |

Postmark  
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Postage

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Total Price

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Sent To

Street or

City, State

**TD 39892 JUNE 2019 WARNING**  
**CIRCLE MILLENNIUM LIMITED PARTNERSHIP**  
263 GOOLSBY BLVD  
DEERFIELD BEACH, FL 33442

PS Form 3800, April 2015 PSN 7530-02-000-9047

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|--|----|--|
| <input type="checkbox"/> Return Receipt (hardcopy)           | \$ |  |
| <input type="checkbox"/> Return Receipt (electronic)         | \$ |  |
| <input type="checkbox"/> Certified Mail Restricted Delivery  | \$ |  |
| <input type="checkbox"/> Adult Signature Required            | \$ |  |
| <input type="checkbox"/> Adult Signature Restricted Delivery | \$ |  |

Postmark  
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Postage

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Total P

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Sent To

Street a

City, Sta

**TD 39892 JUNE 2019 WARNING**  
CIRCLE ONE CONDOMINIUM  
2611 NW 56 AVE #A-303  
LAUDERHILL, FL 33313

PS Form 3800, April 2015 PSN 7530-02-000-9047

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<input type="checkbox"/> Return Receipt (hardcopy)	\$	
<input type="checkbox"/> Return Receipt (electronic)	\$	
<input type="checkbox"/> Certified Mail Restricted Delivery	\$	
<input type="checkbox"/> Adult Signature Required	\$	
<input type="checkbox"/> Adult Signature Restricted Delivery	\$	

Postmark  
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Postage

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Total P

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Sent To

Street:

City, St.

**TD 39892 JUNE 2019 WARNING**  
CIRCLE ONE CONDOMINIUM INC  
% BENCHMARK PROPERTY MANAGEMENT  
2611 NW 56 AVENUE #A210  
LAUDERHILL, FL 33313

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Extra Services & Fees (check box, add fee as appropriate)

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|--|----|--|
| <input type="checkbox"/> Return Receipt (hardcopy)           | \$ |  |
| <input type="checkbox"/> Return Receipt (electronic)         | \$ |  |
| <input type="checkbox"/> Certified Mail Restricted Delivery  | \$ |  |
| <input type="checkbox"/> Adult Signature Required            | \$ |  |
| <input type="checkbox"/> Adult Signature Restricted Delivery | \$ |  |

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Postage

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Total Price

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Street &

City, St.

**TD 39892 JUNE 2019 WARNING**

CITY OF LAUDERHILL

ATTN: ANA SANCHEZ

5581 W OAKLAND PARK BLVD

LAUDERHILL, FL 33313

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7017 2620 0000 1492 3174

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| <input type="checkbox"/> Return Receipt (hardcopy)           | \$ |  |
| <input type="checkbox"/> Return Receipt (electronic)         | \$ |  |
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| <input type="checkbox"/> Adult Signature Required            | \$ |  |
| <input type="checkbox"/> Adult Signature Restricted Delivery | \$ |  |

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Total P<sub>c</sub>

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Sent To

Street a

City, Sta

**TD 39892 JUNE 2019 WARNING**  
FLORIDA PROPERTY RECEIVER FORCE  
JAY SOLO  
5920 S HIGHWAY A1A  
MELBOURNE BEACH, FL 32951

PS Form 3800, April 2015 PSN 7530-02-000-9047

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<input type="checkbox"/> Return Receipt (hardcopy)	\$
<input type="checkbox"/> Return Receipt (electronic)	\$
<input type="checkbox"/> Certified Mail Restricted Delivery	\$
<input type="checkbox"/> Adult Signature Required	\$
<input type="checkbox"/> Adult Signature Restricted Delivery	\$

Postmark  
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\$ Total

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Street

City, St

State, ZIP+4<sup>®</sup>

**TD 39892 JUNE 2019 WARNING**  
**FLORIDA PROPERTY RECEIVER FORCE, LLC**  
**ATT: JAY SOLOW**  
**5920 S. HIGHWAY A1A, SUITE 101**  
**MELBOURNE BEACH, FL 32951**



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| <input type="checkbox"/> Return Receipt (hardcopy)           | \$ |  |
| <input type="checkbox"/> Return Receipt (electronic)         | \$ |  |
| <input type="checkbox"/> Certified Mail Restricted Delivery  | \$ |  |
| <input type="checkbox"/> Adult Signature Required            | \$ |  |
| <input type="checkbox"/> Adult Signature Restricted Delivery | \$ |  |

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Total P

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Sent To

Street

City, St.

**TD 39892 JUNE 2019 WARNING**  
FLORIDA PROPERTY RECEIVER FORCE, LLC,  
5920 S. HIGHWAY A1A, SUITE 101  
MELBOURNE, FL 32951

PS Form 3800, April 2015 PSN 7530-02-000-9047

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<input type="checkbox"/> Return Receipt (hardcopy)	\$	
<input type="checkbox"/> Return Receipt (electronic)	\$	
<input type="checkbox"/> Certified Mail Restricted Delivery	\$	
<input type="checkbox"/> Adult Signature Required	\$	
<input type="checkbox"/> Adult Signature Restricted Delivery	\$	

Postmark  
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Postage

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Total \$

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Sent 1

Street

City, S

**TD 39892 JUNE 2019 WARNING**  
HSBC MORTGAGE SERVICES INC  
636 GRAND REGENCY BLVD  
BRANDON, FL 33510

PS Form 3800, April 2015 PSN 7530-02-000-9047

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7017 2620 0000 1492 3204

7017 2620 0000 1492 3211

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Extra Services & Fees (check box, add fee as appropriate)		
<input type="checkbox"/> Return Receipt (hardcopy)	\$	
<input type="checkbox"/> Return Receipt (electronic)	\$	
<input type="checkbox"/> Certified Mail Restricted Delivery	\$	
<input type="checkbox"/> Adult Signature Required	\$	
<input type="checkbox"/> Adult Signature Restricted Delivery	\$	
Postage		
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Total \$		
\$		
Sent To		
Street		
City, State, ZIP+4 <sup>®</sup>		

**TD 39892 JUNE 2019 WARNING**  
**OAK STREET MORTGAGE LLC**  
**11595 N MERIDIAN ST SUITE 400**  
**CARMEL, IN 46032**

7017 2620 0000 1492 4065

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Extra Services & Fees (check box, add fee as appropriate)	
<input type="checkbox"/> Return Receipt (hardcopy)	\$
<input type="checkbox"/> Return Receipt (electronic)	\$
<input type="checkbox"/> Certified Mail Restricted Delivery	\$
<input type="checkbox"/> Adult Signature Required	\$
<input type="checkbox"/> Adult Signature Restricted Delivery	\$

Postmark  
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Postage

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Total P<sub>c</sub>

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Sent To

Street a

City, St

**TD 39892 JUNE 2019 WARNING**  
OAK STREET MORTGAGE LLC  
1595 SPRING HILL ROAD STE 310  
VIENNA, VA 22182

7017 2620 0000 1492 4072

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| <input type="checkbox"/> Return Receipt (hardcopy)           | \$ |  |
| <input type="checkbox"/> Return Receipt (electronic)         | \$ |  |
| <input type="checkbox"/> Certified Mail Restricted Delivery  | \$ |  |
| <input type="checkbox"/> Adult Signature Required            | \$ |  |
| <input type="checkbox"/> Adult Signature Restricted Delivery | \$ |  |

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Postage

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Total

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Sent To

Street

City, St.

**TD 39892 JUNE 2019 WARNING**

SOLAL INVESTMENT LLC

19026 NE 29 AVE

AENTURA, FL 33180

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<input type="checkbox"/> Return Receipt (hardcopy)	\$
<input type="checkbox"/> Return Receipt (electronic)	\$
<input type="checkbox"/> Certified Mail Restricted Delivery	\$
<input type="checkbox"/> Adult Signature Required	\$
<input type="checkbox"/> Adult Signature Restricted Delivery	\$

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Postage

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Total Price

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Sent To

Street Address

City, State, ZIP+4

**TD 39892 JUNE 2019 WARNING**  
TAX EASE FUNDING 2016-1 LLC  
PO BOX 645484 LB# 0005484  
CINCINNATI, OH 45264

PS Form 3800, April 2015 PSN 7530-02-000-9047

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Extra Services & Fees (check box, add fee as appropriate)

<input type="checkbox"/> Return Receipt (hardcopy)	\$
<input type="checkbox"/> Return Receipt (electronic)	\$
<input type="checkbox"/> Certified Mail Restricted Delivery	\$
<input type="checkbox"/> Adult Signature Required	\$
<input type="checkbox"/> Adult Signature Restricted Delivery	\$

Postmark  
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Postage

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Total Postage

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Sent To

Street or

City, State

**TD 39892 JUNE 2019 WARNING**  
THE BANK OF NEW YORK MELLON  
FKA THE BANK OF NEW YORK AS TRUSTEE  
CERTIFICATE HOLDERS OF CWALT INC  
ATTN: CRAIG STEIN ESQUIRE  
ONE WEST LAS OLAS BLVD, STE 500  
FORT LAUDERDALE FL 33301

PS Form 3800, April 2015 PSN 7530-02-000-9047

See Reverse for Instructions



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Extra Services & Fees (check box, add fee as appropriate)

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|--|----|--|
| <input type="checkbox"/> Return Receipt (hardcopy)           | \$ |  |
| <input type="checkbox"/> Return Receipt (electronic)         | \$ |  |
| <input type="checkbox"/> Certified Mail Restricted Delivery  | \$ |  |
| <input type="checkbox"/> Adult Signature Required            | \$ |  |
| <input type="checkbox"/> Adult Signature Restricted Delivery | \$ |  |

Postmark  
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Total F

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Sent To

Street

City, St

**TD 39892 JUNE 2019 WARNING**  
THE BANK OF NEW YORK MELLON  
FKA THE BANK OF NEW YORK AS TRUSTEE  
CERTIFICATE HOLDERS OF CWALT INC  
ATTN: CRAIG STEIN ESQUIRE  
ONE WEST LAS OLAS BLVD, STE 500  
FORT LAUDERDALE, FL 33301

PS Form 3800, April 2015 PSN 7530-02-000-9047

See Reverse for Instructions



## SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

**TD:39892 JUNE 2019 WARNING**  
**FLORIDA PROPERTY RECEIVER FORCE, LLC,**  
**5920 S. HIGHWAY A1A, SUITE 101**  
**MELBOURNE, FL 32951**



9590 9402 2806 7069 5829 40

2. Article Number (Transfer from service label)

7017 2620 0000 1492 3198

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

## COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

3. Service Type

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

☐ Priority Mail Express®☐ Registered Mail™☐ Registered Mail Restricted Delivery☐ Return Receipt for Merchandise☐ Signature Confirmation™☐ Signature Confirmation Restricted Delivery

(over \$500)

Restricted Delivery

Domestic Return Receipt

## SENDER: COMPLETE THIS SECTION

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

## 1. Article Addressed to:

TD 39892 JUNE 2019 WARNING  
CIRCLE ONE CONDOMINIUM, INC., C/O  
BENCHMARK PROPERTY MANAGEMENT  
7932 WILES ROAD  
CORAL SPRINGS, FL 33067



9590 9402 4654 8323 8739 51

## 2. Article Number (Transfer from service label)

7017 2620 0000 1492 3105

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

## COMPLETE THIS SECTION ON DELIVERY

## A. Signature

X

A. Castro

☐ Agent☐ Addressee

## B. Received by (Printed Name)

A. Castro

## C. Date of Delivery

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

## 3. Service Type

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

☐ Priority Mail Express®☐ Registered Mail™☐ Registered Mail Restricted Delivery☐ Return Receipt for Merchandise☐ Signature Confirmation™☐ Signature Confirmation Restricted Delivery

Domestic Return Receipt

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

TD 39892 JUNE 2019 WARNING  
FLORIDA PROPERTY RECEIVER FORCE  
JAY SOLO

5920 S HIGHWAY A1A

MELBOURNE BEACH, FL 32951



9590 9402 4654 8323 8738 83

2. Article Number (Transfer from service label)

7017 2620 0000 1492 3174

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

3. Service Type

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

Mail

Restricted Delivery

☐ Priority Mail Express®☐ Registered Mail™☐ Registered Mail Restricted Delivery☐ Return Receipt for Merchandise☐ Signature Confirmation™☐ Signature Confirmation Restricted Delivery

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

Domestic Return Receipt

## SENDER: COMPLETE THIS SECTION

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

## 1. Article Addressed to:

TD 39892 JUNE 2019 WARNING  
THE BANK OF NEW YORK MELLON  
FKA THE BANK OF NEW YORK AS TRUSTEE  
CERTIFICATE HOLDERS OF CWALT INC  
ATTN: CRAIG STEIN ESQUIRE  
ONE WEST LAS OLAS BLVD, STE 500  
FORT LAUDERDALE, FL 33301



9590 9402 2806 7069 5829 02

## 2. Article Number (Transfer from service label)

7017 2620 0000 1492 4096

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

## COMPLETE THIS SECTION ON DELIVERY

## A. Signature

X

- ☐ Agent  
☐ Addressee

## B. Received by (Printed Name)

B. MEZA

## C. Date of Delivery

5/31/19

## D. Is delivery address different from item 1?

If YES, enter delivery address below:

- ☐ Yes  
☐ No

## 3. Service Type

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

Domestic Return Receipt

## SENDER: COMPLETE THIS SECTION

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

## 1. Article Addressed to:

TD 39892 JUNE 2019 WARNING  
CITY OF LAUDERHILL  
ATTN: ANA SANCHEZ  
5581 W OAKLAND PARK BLVD  
LAUDERHILL, FL 33313



9590 9402 4654 8323 8738 90

## 2. Article Number (Transfer from service label)

7017 2620 0000 1492 3167

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

## COMPLETE THIS SECTION ON DELIVERY

## A. Signature

*Dianna Broadbent*

- ☐ Agent  
☒ Addressee

## B. Received by (Printed Name)

*Dianna Broadbent*

## C. Date of Delivery

*5/6/19*

## D. Is delivery address different from item 1?

If YES, enter delivery address below:

- ☐ Yes  
☒ No

## 3. Service Type

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

(over 500)

Domestic Return Receipt

SENDER: C

## ■ Complete

■ 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.

C.J.

## 1. Article Addressed to:

TD 39892 JUNE 2019 WARNING  
BANK OF AMERICA N.A.  
C/O CT CORPORATION SYSTEM  
1200 SOUTH PINE ISLAND ROAD  
PLANTATION, FL 33324



9590 9402 4654 8323 8739 37

## 2. Article Number (Transfer from service label)

7017 2620 0000114441.3179

X RECEIVED

☐ Agent  
☐ Addressee

B. Received by (Printed Name)

MAY 03 2019

C. Date of Delivery

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

## 3. Service Type

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

(over \$500)

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

Domestic Return Receipt

## SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

**TD 39892 JUNE 2019 WARNING**  
FLORIDA PROPERTY RECEIVER FORCE, LLC  
ATT: JAY SOLOW  
5920 S. HIGHWAY A1A, SUITE 101  
MELBOURNE BEACH, FL 32951



9590 9402 2806 7069 5829 57

2. Article Number (Transfer from service label)

7017 2620 0000 1492 3181

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

## COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

## 3. Service Type

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

Domestic Return Receipt

## SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

TD 39892 JUNE 2019 WARNING  
TAX EASE FUNDING 2016-1 LLC  
PO BOX 645484 LB# 0005484  
CINCINNATI, OH 45264



9590 9402 3021 7124 9735 33

7017 2620 0000 1492 4089

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

## COMPLETE THIS SECTION ON DELIVERY

A. Signature

- ☐ Agent  
☐ Addressee

B. Received By (Printed Name)

C. Date of Delivery

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

Received By  
Beavex Inc  
Jeff Nelson TC

3. Service Type

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

Domestic Return Receipt



## SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

TD 39892 JUNE 2019 WARNING  
FLORIDA PROPERTY RECEIVER FORCE, LLC  
28 WEST FLAGLER STREET, SUITE 201  
MIAMI, FL 33130



9590 9402 4654 8323 8739 68

7017 2620 0000 1492 3099

## COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent☐ Addressee

B. Received by (Printed Name)

Eli

C. Date of Delivery

5/2/19

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

3. Service Type

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

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

Domestic Return Receipt

## SENDER: COMPLETE THIS SECTION

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

C.J.

## 1. Article Addressed to:

TD 39892 JUNE 2019 WARNING  
 THE BANK OF NEW YORK MELLON  
 FKA THE BANK OF NEW YORK AS TRUSTEE  
 CERTIFICATE HOLDERS OF CWALT INC  
 ATTN: CRAIG STEIN ESQUIRE  
 ONE WEST LAS OLAS BLVD, STE 500  
 FORT LAUDERDALE, FL 33301



9590 9402 2806 7069 5752 87

## 2. Article Number (Transfer from service label)

7017 2620 0000 1492 4102

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

## COMPLETE THIS SECTION ON DELIVERY

## A. Signature

x Robert Cambian

☐ Agent☐ Addressee

## B. Received by (Printed Name)

Robert Cambian

## C. Date of Delivery

5-7-19

## D. Is delivery address different from item 1?

☐ Yes

If YES, enter delivery address below:

☐ No

## 3. Service Type

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

d Mail

d Mail Restricted Delivery

(over \$500)

☐ Priority Mail Express®☐ Registered Mail™☐ Registered Mail Restricted Delivery☐ Return Receipt for Merchandise☐ Signature Confirmation™☐ Signature Confirmation Restricted Delivery

Domestic Return Receipt

## SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

TD 3392 JUNE 2019 WARNING  
CIRC ONE CONDOMINIUM, INC.  
1200 PARK CENTRAL BLVD SOUTH  
POMPANO BEACH, FL 33064



9590 9402 4654 8323 8739 75

2. Article Number (Transfer from service label)

7017 2620 0000 1492 3082

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

## COMPLETE THIS SECTION ON DELIVERY

A. Signature

☐ Agent☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

## 3. Service Type

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

ill Restricted Delivery

Domestic Return Receipt

## SENDER: COMPLETE THIS SECTION

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

C.J.

## 1. Article Addressed to:

TD 39892 JUNE 2019 WARNING  
KAYE BENDER REMBAUM, REGISTERED  
AGENT O/B/O CIRCLE ONE CONDOMINIUM  
1200 PARK CENTRAL BLVD  
POMPANO BEACH, FL 33064



9590 9402 4654 8323 8739 44

## 2. Article Number (Transfer from sender label)

7017 2620 0000 1492 3112

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

## COMPLETE THIS SECTION ON DELIVERY

## A. Signature

X

- ☐ Agent  
☐ Addressee

## B. Received by (Printed Name)

## C. Date of Delivery

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

## 3. Service Type

- |  |   |
|--|---|
| <input type="checkbox"/> Adult Signature                               | <input type="checkbox"/> Priority Mail Express®                     |
| <input type="checkbox"/> Adult Signature Restricted Delivery           | <input type="checkbox"/> Registered Mail™                           |
| <input type="checkbox"/> Certified Mail®                               | <input type="checkbox"/> Registered Mail Restricted Delivery        |
| <input type="checkbox"/> Certified Mail Restricted Delivery            | <input type="checkbox"/> Return Receipt for Merchandise             |
| <input type="checkbox"/> Collect on Delivery                           | <input type="checkbox"/> Signature Confirmation™                    |
| <input type="checkbox"/> Collect on Delivery Restricted Delivery       | <input type="checkbox"/> Signature Confirmation Restricted Delivery |
| <input type="checkbox"/> Insured Mail™                                 |   |
| <input type="checkbox"/> Insured Mail Restricted Delivery              |   |
| <input type="checkbox"/> Insured Mail Restricted Delivery (over \$500) |   |

Domestic Return Receipt

## SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

TD 39892 JUNE 2019 WARNING  
HSBC HOME MORTGAGE SERVICES INC  
PO BOX 970  
ARLINGTON HTS, IL 60006-0970



9590 9402 2806 7069 5752 70

2. Article Number (Transfer from service label)

7017 2620 0000 1492 4119

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

## COMPLETE THIS SECTION ON DELIVERY

A. Signature

X *Ron Kroll*  
B. Received by (Printed Name)  
*RON KROLL*

☐ Agent☐ Addressee

C. Date of Delivery

5-16-19

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

3. Service Type

- ☐ Adult Signature
- ☐ Adult Signature Restricted Delivery
- ☐ Certified Mail®
- ☐ Certified Mail Restricted Delivery
- ☐ Collect on Delivery
- ☐ Collect on Delivery Restricted Delivery
- ☐ Mail
- ☐ Mail Restricted Delivery (00)

- ☐ Priority Mail Express®
- ☐ Registered Mail™
- ☐ Registered Mail Restricted Delivery
- ☐ Return Receipt for Merchandise
- ☐ Signature Confirmation™
- ☐ Signature Confirmation Restricted Delivery

Domestic Return Receipt