



**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)**

## PROPERTY INFORMATION REPORT

**ORDER DATE:** 03/14/2018

**REPORT EFFECTIVE DATE: 20 YEARS UP TO** 03/13/2018

**CERTIFICATE #** 2014-7335

**ACCOUNT #** 494124JJ0850

**ALTERNATE KEY #** 243656

**TAX DEED APPLICATION #** 40277

**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 # 315 of CYPRESS CHASE NORTH CONDOMINIUM # 4 according to the Declaration of Condominium thereof as recorded in Official Record Book 12059 at page 452, of the Public Records of Broward County, Fla. together with all appurtenance thereto, and undivided interest same right, same legal right.

**PROPERTY ADDRESS:** 3121 NW 47 TERRACE #315, LAUDERDALE LAKES FL 33319-6627

### OWNER OF RECORD ON CURRENT TAX ROLL:

AUGUSTE JOSEPH

ROSE YANICK DESLANCES JOSEPH

3321 NW 47 TER APT 119

LAUDERDALE LAKES, FL 33319-6717 (Matches Property Appraiser records.)

### APPARENT TITLE HOLDER & ADDRESS OF RECORD:

ROSE YANICK DESLANCES JOSEPH AND

OR: 43066, Page: 782

AUGUSTE JOSEPH

3121 NW 47TH AVE # 315

LAUDERDALE LAKES, FL 33319 (Per Deed)

(Rose Yanick Deslances Joseph a/k/a Rose Yanick Joseph a/k/a Roeyanick Joseph)

### MORTGAGE HOLDER OF RECORD:

PEOPLE'S CHOICE HOME LOAN, INC.

OR: 42307, Page: 1502

7515 IRVINE CENTER DR.

IRVINE, CA 92618 (Per Mortgage)

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

PO BOX 2026

FLINT, MI 48501-2026 (Per Mortgage)

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

LB-AMNIA 14 LLC  
PO BOX 37531  
BALTIMORE, MD 21297-7531 (Tax Deed Applicant)

CYPRESS CHASE NORTH PROPERTY  
OWNERS ASSOCIATION, INC. Instrument: 114545674  
3241 N.W. 47TH TERRACE  
LAUDERDALE LAKES, FL 33319-5447 (Per Lien and Sunbiz)

STEVEN A. WAGNER, P.A., REGISTERED AGENT  
O/B/O CYPRESS CHASE NORTH PROPERTY OWNERS ASSOCIATION, INC.  
3275 W. HILLSBORO BLVD.  
STE. 205  
DEERFIELD BEACH, FL 33442 (Per Sunbiz. Declaration recorded in 9320-82.)

CYPRESS CHASE NORTH CONDOMINIUM Instrument: 114545675  
NO. 4 ASSOCIATION, INC.  
3241 N.W. 47TH TERRACE  
LAUDERDALE LAKES, FL 33319-5447 (Per Lien and Sunbiz)

SESMART PROPERTY MANAGEMENT, REGISTERED AGENT  
O/B/O CYPRESS CHASE NORTH CONDOMINIUM NO. 4 ASSOCIATION, INC.  
3241 NW 47 TERRACE  
LAUDERDALE LAKES, FL 33319 (Per Sunbiz. Declaration recorded in 12059-452.)

**PROPERTY INFORMATION REPORT – CONTINUED**

**PARCEL IDENTIFICATION NUMBER:** 4941 24 JJ 0850

**CURRENT ASSESSED VALUE:** \$49,100

**HOMESTEAD EXEMPTION:** No

**MOBILE HOME ON PROPERTY:** No

**OUTSTANDING CERTIFICATES:** N/A

**OPEN BANKRUPTCY FILINGS FOUND?** No

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

Warranty Deed	OR: 20801, Page: 224
Warranty Deed	OR: 36108, Page: 126
Warranty Deed	OR: 38855, Page: 1552
Warranty Deed	OR: 42307, Page: 1501
Certificate of Approval	OR: 42307, Page: 1526

**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.**

**Kim Pickett**

Title Examiner



<b>Site Address</b>	3121 NW 47 TERRACE #315, LAUDERDALE LAKES FL 33319-6627	<b>ID #</b>	4941 24 JJ 0850
<b>Property Owner</b>	JOSEPH,AUGUSTE JOSEPH,ROSE YANICK DESLANCES	<b>Millage</b>	2012
<b>Mailing Address</b>	3321 NW 47 TER APT 119 LAUDERDALE LAKES FL 33319-6717	<b>Use</b>	04

<b>Abbreviated Legal Description</b>	CYPRESS CHASE NORTH #4 CONDO UNIT 4-315
--------------------------------------	---

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	\$5,880	\$52,920	\$58,800	\$45,270	
2017	\$4,910	\$44,190	\$49,100	\$41,160	\$1,355.92
2016	\$4,480	\$40,320	\$44,800	\$37,420	\$1,259.70

2018 Exemptions and Taxable Values by Taxing Authority				
	County	School Board	Municipal	Independent
<b>Just Value</b>	\$58,800	\$58,800	\$58,800	\$58,800
<b>Portability</b>	0	0	0	0
<b>Assessed/SOH</b>	\$45,270	\$58,800	\$45,270	\$45,270
<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>	\$45,270	\$58,800	\$45,270	\$45,270

Sales History			
Date	Type	Price	Book/Page or CIN
10/16/2006	QCD	\$100	43066 / 782
6/16/2006	WD	\$143,000	42307 / 1501
12/29/2004	WD	\$100,000	38855 / 1552
7/30/2003	WD	\$78,000	36108 / 126
6/1/1993	WD	\$48,000	20801 / 224

Land Calculations		
Price	Factor	Type
<b>Adj. Bldg. S.F.</b>		1002
<b>Units/Beds/Baths</b>		1/2/2
<b>Eff./Act. Year Built: 1985/1984</b>		

Special Assessments								
Fire	Garb	Light	Drain	Impr	Safe	Storm	Clean	Misc
20								
R								
1								

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

CERTIFICATE OF MAILING NOTICES

Tax Deed #40277

STATE OF FLORIDA  
COUNTY OF BROWARD

THIS IS TO CERTIFY that I, County Administrator in and for Broward County, Florida, did on the 2nd day of July 2018, mail a copy of the Notice of Application for Tax Deed to the following persons prior to the sale of property, and that payment has been made for all outstanding Tax Certificates or, if the Certificate is held by the County, that all appropriate fees have been paid and deposited:

AUGUSTE JOSEPH  
3121 NW 47TH TERR #315  
LAUDERDALE LAKES, FL  
33319

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.  
PO BOX 2026  
FLINT, MI 48501-2026

PEOPLE'S CHOICE HOME  
LOAN, INC.  
7515 IRVINE CENTER DR.  
IRVINE, CA 92618

CYPRESS CHASE NORTH  
CONDOMINIUM NO. 4  
ASSOCIATION, INC.  
3241 N.W. 47TH TERRACE  
LAUDERDALE LAKES, FL  
33319-5447

CYPRESS CHASE NORTH  
PROPERTY OWNERS  
ASSOCIATION, INC.  
3241 N.W. 47TH TERRACE  
LAUDERDALE LAKES, FL  
33319

SEART PROPERTY  
MANAGEMENT, REGISTERED  
AGENT O/B/O CYPRESS CHASE  
NORTH CONDOMINIUM NO. 4  
ASSOCIATION, INC.  
3241 NW 47 TERRACE  
LAUDERDALE LAKES, FL  
33319  
CITY OF LAUDERDALE LAKES  
4300 NW 36 ST  
LAUDERDALE LAKES, FL  
33319

STEVEN A. WAGNER, P.A.,  
REGISTERED AGENT O/B/O  
CYPRESS CHASE NORTH  
PROPERTY OWNERS  
ASSOCIATION, INC.  
3275 W. HILLSBORO BLVD. STE.  
205  
DEERFIELD BEACH, FL 33442  
CYPRESS CHASE NORTH  
CONDOMINIUM ASSOCIATION,  
INC. NO. 4  
3101-3121 NW 47TH TERRACE  
LAUDERDALE LAKES, FL  
33319

AUGUSTE JOSEPH  
3321 NW 47 TERR BLDG 2 APT  
119  
LAUDERDALE LAKES, FL  
33319-6717

AUGUSTE JOSEPH  
860 NORTHEAST 209TH  
TERRACE  
MIAMI, FL 33179

DONOVAN MOHAN, PRESIDENT  
OF CYPRESS CHASE  
NORTH PROPERTY OWNERS  
ASSOCIATION, INC  
3241 NW 47TH TERRACE  
LAUDERDALE LAKES, FL  
33319-5447

OCWEN LOAN SERVICING INC  
1661 WORTHINGTON RD STE  
100  
WEST PALM BEACH, FL 33409

ROOEYANICK JOSEPH  
3121 NW 47TH TERR #315  
LAUDERDALE LAKES, FL  
33319

ROSE YANICK DESLANCES  
JOSEPH  
3121 NW 47TH TERR #315  
LAUDERDALE LAKES, FL  
33319

ROSE YANICK DESLANCES  
JOSEPH  
1748 PARK STREET  
RAHWAY, NJ 07065-5210

ROSE YANICK DESLANCES  
JOSEPH  
3321 NW 47 TERR APT 119  
LAUDERDALE LAKES, FL  
33319-6717

ROSE YANICK JOSEPH  
3121 NW 47TH TERR #315  
LAUDERDALE LAKES, FL  
33319

SHARON MONROE, PRESIDENT  
OF CYPRESS CHASE  
NORTH CONDOMINIUM NO. 4  
ASSOCIATION, INC  
3241 NW 47TH TERRACE  
LAUDERDALE LAKES, FL  
33319-5447

THE FOLLOWING AGENCIES WERE NOTIFIED BY INTEROFFICE

BROWARD COUNTY CODE ENFORCEMENT,  
PERMITTING LICENSING & PROTECTION  
DIVISION  
GCW-1 NORTH UNIVERSITY DR  
PLANTATION, FL 33324

BROWARD COUNTY CODE & ZONING  
ENFORCEMENT SECTION PLANNING &  
REDEVELOPEMENT DIV. ENVIRONMENTAL  
PROTECTION & GROWTH MGMT DEPT  
GCW - 1 NORTH UNIVERSITY DR  
MAILBOX 302  
PLANTATION, FL 33324

BROWARD COUNTY HIGHWAY CONSTRUCTION &  
ENGINEERING DIVISION;  
RIGHT OF WAY SECTION  
ONE N. UNIVERSITY DR., STE 300 B  
PLANTATION, FL 33324

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

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

BROWARD COUNTY SHERIFF'S DEPT.  
ATTN: CIVIL DIVISION  
FT. LAUDERDALE, FL 33315

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

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

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

SEAL

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

By \_\_\_\_\_  
Deputy **Juliette M. Aikman**

# Broward County, Florida

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

### NOTICE OF APPLICATION FOR TAX DEED NUMBER 40277

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: 494124-JJ-0850  
Certificate Number: 7335  
Date of Issuance: 06/01/2015  
Certificate Holder: LB-AMNIA 14 LLC  
Description of Property: CYPRESS CHASE NORTH #4 CONDO  
UNIT 4-315

UNIT NO. 315 OF CYPRESS CHASE NORTH CONDOMINIUM NO. 4, ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF, AS RECORD BOOK 12059 AT PAGE 452, OF THE PUBLIC RECORDS OF BROWARD COUNTY, FLORIDA, TOGETHER WITH ALL APPURTENANCE THERETO, AND AN UNDIVIDED INTEREST IN COMMON ELEMENTS OF THE SAID CONDOMINIUM.

Name in which assessed: JOSEPH,AUGUSTE JOSEPH,ROSE YANICK DESLANCES  
Legal Titleholders: JOSEPH,AUGUSTE  
JOSEPH,ROSE YANICK DESLANCES  
3321 NW 47 TER APT 119  
LAUDERDALE LAKES, FL 33319-6717

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

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

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

Dated this 12th day of July, 2018.

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: 07/12/2018, 07/19/2018, 07/26/2018 & 08/02/2018  
Minimum Bid: 7748.46



**BROWARD COUNTY SHERIFF'S OFFICE**

P.O. BOX 9507 FORT LAUDERDALE, FLORIDA 33310

**RETURN OF SERVICE**

16670  
Assignment: 16670

#SERVE A.S.A.P. - RETURN TO TAX NOTICE TRAY#

18-031738

BROWARD COUNTY, FL vs. JOSEPH, AUGUSTE; ETAL

TD 40277

TAX SALE NOTICE

VS.

COUNTY/BROWARD

DEFENDANT

8/15/2018<sup>SE</sup>

TYPE OF WRIT

JOSEPH, AUGUSTE &/OR

COURT

3321 NW 47 TERRACE, APT #119  
LAUDERDALE LAKES, FL 33319

HEARING DATE

JOSEPH, ROSE YANICK DELANCES

SERVE

Received this process on

7/16/2018

7-18-18  
D0919

Date

14279

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

Served

Not Served - see comments

JULIE AIKMAN, SUPV.

9884

Attorney

7-20-18  
Date

at 1305  
Time

JOSEPH, AUGUSTE &/OR

JOSEPH, ROSE YANICK DELANCES

On \_\_\_\_\_, 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:

Posted in door 7-20-18 1305 16670

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"

SCOTT J. ISRAEL, SHERIFF  
BROWARD COUNTY, FLORIDA

BY:

*[Signature]* 16670  
WOPER

D.S.

ORIGINAL

BROWARD COUNTY, FORT LAUDERDALE, FLORIDA  
RECORDS, TAXES AND TREASURY DIVISION/TAX DEED SECTION  
PROPERTY ID # 494124-JJ-0850 (TD # 40277)

RECEIVED SHERIFF

2018 JUL 16 AM 9:34

BROWARD COUNTY, FLORIDA

# WARNING

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

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

## ORIGINAL DOCUMENT

### 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 July 31, 2018 .....\$6,202.43

Or

\* Amount due if paid by August 14, 2018 .....\$6,273.85

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

THERE ARE UNPAID TAXES ON THIS PROPERTY AND WILL BE SOLD AT PUBLIC AUCTION ON August 15, 2018 UNLESS THE BACK TAXES ARE PAID.

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

FOR TAX DEEDS PROCESS AND AUCTION RULES, PLEASE VISIT

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

**PLEASE SERVE THIS ADDRESS OR LOCATION**

JOSEPH, AUGUSTE AND/OR  
JOSEPH, ROSE YANICK DESLANCES  
3321 NW 47 TER APT 119  
LAUDERDALE LAKES, FL 33319-6717

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

Assignment: 16670 #SERVE A.S.A.P. - RETURN TO TAX NOTICE TRAY# Sheet #

18-031740

BROWARD COUNTY, FL vs. JOSEPH, AUGUSTE; ETAL

TD 40277

TAX SALE NOTICE

VS.

COUNTY/BROWARD

DEFENDANT

8/15/2018

TYPE OF WRIT

JOSEPH, AUGUSTE AND/OR

COURT

3121 NW 47 TERRACE, #315  
LAUDERDALE LAKES, FL 33319

HEARING DATE

JOSEPH, ROSE YANICK DESLANCES

Received this process on

7/16/2018 → 7-18-18 0700

Date

7/16/2018

14279

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

Served

Not Served - see comments

JULIE AIKMAN, SUPV.

9884

Attorney

7-18-18

Date

at 0908

Time

JOSEPH, AUGUSTE AND/OR JOSEPH, ROSE YANICK DESLANCES

On \_\_\_\_\_, 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: Posted in door 7-18-18 0908 16670

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

SCOTT J. ISRAEL, SHERIFF  
BROWARD COUNTY, FLORIDA

BY: [Signature] 16670 D.S.

Lopa

ORIGINAL

BROWARD COUNTY, FORT LAUDERDALE, FLORIDA  
RECORDS, TAXES AND TREASURY DIVISION/TAX DEED SECTION  
PROPERTY ID # 494124-JJ-0850 (TD #40277)

RECEIVED SHERIFF  
2018 JUL 16 AM 9:34  
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 July 31, 2018 .....\$6,202.43

Or

\* Amount due if paid by August 14, 2018 .....\$6,273.85

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

THERE ARE UNPAID TAXES ON THIS PROPERTY AND WILL BE SOLD AT PUBLIC AUCTION ON August 15, 2018 UNLESS THE BACK TAXES ARE PAID.

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

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

**PLEASE SERVE THIS ADDRESS OR LOCATION**

JOSEPH, AUGUSTE AND/OR  
JOSEPH, ROSE YANICK DESLANCES  
3121 NW 47 TERRACE #315  
LAUDERDALE LAKES, FL 33319-6627

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

Return to (enclose self-addressed stamped envelope)  
Name:  
Address:

This Document Prepared by:  
Harris J. Natsky, Esq.  
700 N.W. 107th Avenue  
Miami, Florida 33172

93260549

Stamps: \$ 336.00 Tax \$  
Documentary Intangible  
RECEIVED in Broward County as required by  
law by Kathleen E. Sierra  
Deputy Clerk

Property Appraiser's Parcel  
Identification (Folio) Number(s):

Grantor(s) Social Security No. [REDACTED]

Grantor(s) Social Security No. \_\_\_\_\_

WILL CALL  
Tri County Courier  
For Universal Title

JUN 19 11 23 AM '93

WARRANTY DEED

THIS WARRANTY DEED, made this 11<sup>th</sup> day of June, 1993, by and between First Atlantic Building Corp., a corporation existing under the laws of the State of Florida, and having its principal place of business at 700 N.W. 107th Avenue, Miami, Florida 33172, hereinafter referred to as Grantor; and PATRICK O. PINNOCK, a single man whose mailing address is 3121 NW 47 Terrace #315, Lauderdale Lakes, FL 33319 hereinafter referred to as Grantee.

WITNESSETH:

THAT, Grantor, for and in consideration of the sum of Ten (\$10.00) Dollars and other good and valuable consideration, the receipt of which is hereby acknowledged by these presents, does grant, bargain and sell unto the Grantee, all that certain real property lying, situate and being in the County of Broward and State of Florida, to wit:

Unit No. 315 of CYPRESS CHASE NORTH CONDOMINIUM NO. 4, according to that certain Declaration of Condominium recorded on October 15, 1984 in Official Records Book 12059 at Page 452 of the Public Records of Broward County, Florida, and any and all amendments thereto.

Together with the undivided interest in the Common Elements declared in the said Declaration of Condominium, to be an appurtenance to the above-described unit.

THIS PROPERTY IS CONVEYED SUBJECT TO:

1. Conditions, restrictions, limitations and easements of record;
2. Taxes for the year 19 93 and subsequent years;
3. Applicable zoning ordinances, rules and regulations;
4. All of the provisions, conditions, obligations, easements, maintenance assessments and other provisions set forth and contained in the Declaration of Condominium above-described, and all exhibits thereto; and
5. Declaration of Covenants and Restrictions for CYPRESS CHASE NORTH, dated December 17, 1980, recorded December 24, 1980 under Clerk's File No. 80-379332 in O.R. Book 9320 at Page 82 of the Public Records of Broward County, Florida and all amendments thereto.

THE Grantor does hereby fully warrant title to said real property and will defend same against the lawful claims of all persons whatsoever.

IN WITNESS WHEREOF, the Grantor has caused these presents to be executed in its name, and its corporate seal to be hereunder affixed, by its proper officers thereunto duly authorized.

Witnessed:  
Beatrice S. Preblod  
Name: Beatrice S. Preblod  
Janet S. English  
Name: Janet S. English

FIRST ATLANTIC BUILDING CORP.  
By: M. E. Salda  
M. E. Salda, Vice President  
Attest: Kathleen E. Sierra  
Kathleen E. Sierra, Assistant Secretary

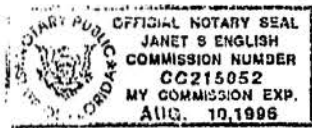
BK20801PG0224

STATE OF FLORIDA  
COUNTY OF DADE

The foregoing instrument was acknowledged before me this 11 day of June, 1993, by M. E. Salda and Kathleen E. Sierra, the Vice President and Assistant Secretary, respectively, of FIRST ATLANTIC BUILDING CORP., a Florida corporation, on behalf of said corporation. They are personally known to me and did not take an oath.

Janet S. English  
Name: Janet S. English  
Notary Public, State of Florida

My Commission Expires:



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

[Signature]



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

## Detail by Entity Name

Florida Not For Profit Corporation

CYPRESS CHASE NORTH CONDOMINIUM NO. 4 ASSOCIATION, INC.

### Filing Information

<b>Document Number</b>	N05642
<b>FEI/EIN Number</b>	59-2106812
<b>Date Filed</b>	10/12/1984
<b>State</b>	FL
<b>Status</b>	ACTIVE
<b>Last Event</b>	AMENDMENT
<b>Event Date Filed</b>	12/07/2012
<b>Event Effective Date</b>	NONE

### Principal Address

3241 NW 47TH TERR  
3101 & 3121  
LAUDERDALE LAKES, FL 33319

Changed: 03/30/2015

### Mailing Address

3241 NW 47TH TERR  
LAUDERDALE LAKES, FL 33319

Changed: 07/19/1994

### Registered Agent Name & Address

Semart Property Management  
3241 NW 47 Terrace  
Lauderdale Lakes, FL 33319

Name Changed: 03/30/2015

Address Changed: 04/04/2017

### Officer/Director Detail

#### **Name & Address**

Title President

Monroe, Sharon  
3121 NW 47 TERR #409

LAUDERDALE LAKES, FL 33319

Title VP

Jenkins, Jamal  
3121 NW 47 TERR #309  
LAUDERDALE LAKES, FL 33319

Title Secretary

Wright, Mary  
3101 NW 47 TERR #122  
LAUDERDALE LAKES, FL 33319

Title Treasurer

Hjelmeir, Beverly  
3101 NW 47TH TER #430  
LAUDERDALE LAKES, FL 33319

Title Director

Jureidini, Marsha  
3121 NW 47TH TERR #334  
LAUDERDALE LAKES, FL 33319

#### **Annual Reports**

<b>Report Year</b>	<b>Filed Date</b>
2015	03/30/2015
2016	03/02/2016
2017	04/04/2017

#### **Document Images**

<a href="#">04/04/2017 -- ANNUAL REPORT</a>	<a href="#">View image in PDF format</a>
<a href="#">03/02/2016 -- ANNUAL REPORT</a>	<a href="#">View image in PDF format</a>
<a href="#">03/30/2015 -- ANNUAL REPORT</a>	<a href="#">View image in PDF format</a>
<a href="#">03/10/2014 -- ANNUAL REPORT</a>	<a href="#">View image in PDF format</a>
<a href="#">03/04/2013 -- ANNUAL REPORT</a>	<a href="#">View image in PDF format</a>
<a href="#">12/07/2012 -- Amendment</a>	<a href="#">View image in PDF format</a>
<a href="#">08/14/2012 -- ANNUAL REPORT</a>	<a href="#">View image in PDF format</a>
<a href="#">04/03/2012 -- ANNUAL REPORT</a>	<a href="#">View image in PDF format</a>
<a href="#">07/18/2011 -- Amendment</a>	<a href="#">View image in PDF format</a>
<a href="#">06/21/2011 -- Reg. Agent Change</a>	<a href="#">View image in PDF format</a>
<a href="#">02/18/2011 -- ANNUAL REPORT</a>	<a href="#">View image in PDF format</a>
<a href="#">05/06/2010 -- Reg. Agent Change</a>	<a href="#">View image in PDF format</a>
<a href="#">02/06/2010 -- ANNUAL REPORT</a>	<a href="#">View image in PDF format</a>
<a href="#">06/16/2009 -- ANNUAL REPORT</a>	<a href="#">View image in PDF format</a>
<a href="#">04/25/2008 -- ANNUAL REPORT</a>	<a href="#">View image in PDF format</a>
<a href="#">06/13/2007 -- ANNUAL REPORT</a>	<a href="#">View image in PDF format</a>
<a href="#">09/11/2006 -- ANNUAL REPORT</a>	<a href="#">View image in PDF format</a>

<a href="#">08/14/2006 -- ANNUAL REPORT</a>	View image in PDF format
<a href="#">02/23/2005 -- ANNUAL REPORT</a>	View image in PDF format
<a href="#">08/02/2004 -- ANNUAL REPORT</a>	View image in PDF format
<a href="#">04/10/2003 -- ANNUAL REPORT</a>	View image in PDF format
<a href="#">04/04/2003 -- Amendment</a>	View image in PDF format
<a href="#">05/02/2002 -- ANNUAL REPORT</a>	View image in PDF format
<a href="#">04/16/2001 -- ANNUAL REPORT</a>	View image in PDF format
<a href="#">04/26/2000 -- ANNUAL REPORT</a>	View image in PDF format
<a href="#">03/10/1999 -- ANNUAL REPORT</a>	View image in PDF format
<a href="#">03/25/1998 -- ANNUAL REPORT</a>	View image in PDF format
<a href="#">02/13/1997 -- ANNUAL REPORT</a>	View image in PDF format
<a href="#">02/21/1996 -- ANNUAL REPORT</a>	View image in PDF format
<a href="#">02/22/1995 -- ANNUAL REPORT</a>	View image in PDF format

Florida Department of State, Division of Corporations





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

## Detail by Entity Name

Florida Not For Profit Corporation

CYPRESS CHASE NORTH PROPERTY OWNERS ASSOCIATION, INC.

### Filing Information

<b>Document Number</b>	755500
<b>FEI/EIN Number</b>	59-2066711
<b>Date Filed</b>	12/11/1980
<b>State</b>	FL
<b>Status</b>	ACTIVE
<b>Last Event</b>	AMENDMENT
<b>Event Date Filed</b>	02/24/2011
<b>Event Effective Date</b>	NONE

### Principal Address

3241 N.W. 47TH TERRACE  
LAUDERDALE LAKES, FL 33319

Changed: 10/28/1985

### Mailing Address

3241 N.W. 47TH TERRACE  
LAUDERDALE LAKES, FL 33319

Changed: 10/28/1985

### Registered Agent Name & Address

STEVEN A. WAGNER, P.A.  
3275 W. HILLSBORO BLVD.  
STE. 205  
DEERFIELD BEACH, FL 33442

Name Changed: 04/29/2011

Address Changed: 08/29/2003

### Officer/Director Detail

#### **Name & Address**

Title President

MOHAN, DONAVAN  
3361 NW 47TH TERR

#328  
LAUDERDALE LAKES, FL 33319

Title VP

Dieudonne , Rigaud  
3301 NW 47TH TERRACE

#316  
LAUDERDALE LAKES, FL 33319

Title Secretary

ETIENNE, SEM  
3161 NW 47 TERRACE

#103  
LAUDERDALE LAKES, FL 33319

Title Treasurer

Graham, Dorothy  
3241 N.W. 47TH TERRACE  
Office  
LAUDERDALE LAKES, FL 33319

Title Director

BROOKS, CHARMANIE  
3141 NW 47TH TERRACE  
#131  
LAUDERDALE LAKES, FL 33319

Title Director

Monroe, Sharon  
3101 NW 47 Ter  
#409  
Lauderdale Lakes, FL 33319

Title Assistant Secretary

Wright, Dennis  
3241 NW 47th Terrace  
Lauderdale Lakes, FL 33319

#### Annual Reports

<b>Report Year</b>	<b>Filed Date</b>
2015	03/09/2015
2016	03/07/2016
2017	03/22/2017

#### Document Images

[03/22/2017 -- ANNUAL REPORT](#)

[View image in PDF format](#)

<a href="#">03/07/2016 -- ANNUAL REPORT</a>	View image in PDF format
<a href="#">10/06/2015 -- AMENDED ANNUAL REPORT</a>	View image in PDF format
<a href="#">03/09/2015 -- ANNUAL REPORT</a>	View image in PDF format
<a href="#">04/25/2014 -- ANNUAL REPORT</a>	View image in PDF format
<a href="#">04/18/2013 -- ANNUAL REPORT</a>	View image in PDF format
<a href="#">03/19/2012 -- ANNUAL REPORT</a>	View image in PDF format
<a href="#">04/29/2011 -- ANNUAL REPORT</a>	View image in PDF format
<a href="#">02/24/2011 -- Amendment</a>	View image in PDF format
<a href="#">03/16/2010 -- ANNUAL REPORT</a>	View image in PDF format
<a href="#">04/17/2009 -- ANNUAL REPORT</a>	View image in PDF format
<a href="#">04/25/2008 -- ANNUAL REPORT</a>	View image in PDF format
<a href="#">05/11/2007 -- ANNUAL REPORT</a>	View image in PDF format
<a href="#">05/03/2006 -- ANNUAL REPORT</a>	View image in PDF format
<a href="#">02/07/2005 -- ANNUAL REPORT</a>	View image in PDF format
<a href="#">07/27/2004 -- ANNUAL REPORT</a>	View image in PDF format
<a href="#">08/29/2003 -- Reg. Agent Change</a>	View image in PDF format
<a href="#">03/24/2003 -- ANNUAL REPORT</a>	View image in PDF format
<a href="#">03/22/2002 -- ANNUAL REPORT</a>	View image in PDF format
<a href="#">01/29/2001 -- ANNUAL REPORT</a>	View image in PDF format
<a href="#">04/22/2000 -- ANNUAL REPORT</a>	View image in PDF format
<a href="#">03/11/1999 -- ANNUAL REPORT</a>	View image in PDF format
<a href="#">03/16/1998 -- ANNUAL REPORT</a>	View image in PDF format
<a href="#">03/20/1997 -- ANNUAL REPORT</a>	View image in PDF format
<a href="#">01/31/1996 -- ANNUAL REPORT</a>	View image in PDF format
<a href="#">03/03/1995 -- ANNUAL REPORT</a>	View image in PDF format

This Instrument Prepared By  
Record and Return to:  
STEVEN A. WAGNER, ESQ.  
3275 West Hillsboro Boulevard, Suite 205  
Deerfield Beach, Florida 33442

**CLAIM OF LIEN FOR ASSESSMENTS**

STATE OF FLOR DA        }  
  }        SS  
CO NTY OF BROWARD    }

BEFORE ME, the undersigned authority, personally appeared DONOVAN MOHAN, PRESIDENT of CYPRESS CHASE NORTH PROPERTY OWNERS ASSOCIATION, INC., a Florida corporation, not-for-profit, on behalf of the corporation. He took an oath, and is personally known to me or has produced FL Drivers License as identification that he is the PRESIDENT of CYPRESS CHASE NORTH PROPERTY OWNERS ASSOCIATION, INC., whose post office address is 3241 N.W. 47<sup>th</sup> Terrace, Lauderdale Lakes, Florida 33319-5447, and that pursuant to the Declaration of Covenants and Restrictions for CYPRESS CHASE NORTH, said Association is owed the following amount of assessments for shares of common expenses:

<u>Date Due</u>	<u>Amount</u>
Maintenance due 3/14 through 7/17 @ \$90.00/month	<u>\$ 3,690.00</u>
TOTAL	\$ 3,690.00

plus interest at the rate of 10% per annum from the due dates less all payments made since the date of the delinquency.

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

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

*Condominium Unit No. 315 of CYPRESS CHASE NORTH CONDOMINIUM NO. 4, a condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 12059 at Page 452 as amended of the Public Records of Broward County, Florida a/k/a 3121 N.W. 47<sup>th</sup> Terrace #315, Lauderdale Lakes, Florida 33319*

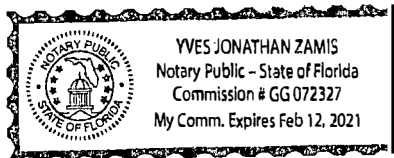
The current owners of which are AUGUST JOSEPH, and ROSE YANICK DESLANCES JOSEPH, his wife.

The amount due to the Lienor remains outstanding as of the 1 day of August, 2017.  
CYPRESS CHASE NORTH PROPERTY OWNERS ASSOCIATION, INC.

BY: [Signature]  
DONOVAN MOHAN, PRESIDENT

SWORN TO AND SUBSCRIBED before me this 1 day of August, 2017 by DONOVAN MOHAN, PRESIDENT.

(SEAL)



[Signature]  
NOTARY PUBLIC, State of Florida at Large

Yves Zamis  
Printed Name

2

This Instrument Prepared By  
Record and Return to:  
STEVEN A. WAGNER, ESQ.  
3275 West Hillsboro Boulevard, Suite 205  
Deerfield Beach, Florida 33442

**CLAIM OF LIEN FOR CONDOMINIUM ASSESSMENTS**

STATE OF FLORIDA        }  
  }  
  }        SS  
COUNTY OF BROWARD    }

BEFORE ME, the undersigned authority, personally appeared SHARON MONROE, PRESIDENT of CYPRESS CHASE NORTH CONDOMINIUM NO. 4 ASSOCIATION, INC., a Florida corporation, not-for-profit, on behalf of the corporation. Who took an oath, and is personally known to me or has produced \_\_\_\_\_ as identification that she is the PRESIDENT of CYPRESS CHASE NORTH CONDOMINIUM NO, 4 ASSOCIATION, INC., whose post office address is 3241 N.W. 47<sup>th</sup> Terrace, Lauderdale Lakes, Florida 33319-5447, and that pursuant to section 718.116 of the Florida Statutes as well as the Declaration of Condominium of CYPRESS CHASE NORTH CONDOMINIUM NO. 4, ASSOCIATION, INC., said Association is owed the following amount of assessments for shares of common expenses:

<u>Date Due</u>	<u>Amount</u>
Maintenance due 3/14 through 7/17 @ \$267.00/month	\$10,947.00
TOTAL	\$10,947.00

plus interest at the rate of 10% per annum from the due dates less all payments made since the date of the delinquency.

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

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

***Condominium Unit No. 315 of CYPRESS CHASE NORTH CONDOMINIUM NO. 4, a condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 12059 at Page 452 as amended of the Public Records of Broward County, Florida a/k/a 3121 N.W. 47<sup>th</sup> Terrace #315, Lauderdale Lakes, Florida 33319***

The current owners of which are **AUGUST JOSEPH**, and **ROSE YANICK DESLANCES JOSEPH**, his wife.

The amount due to the Lienor remains outstanding as of the 31<sup>st</sup> day of July, 2017.

CYPRESS CHASE NORTH CONDOMINIUM NO 4.  
ASSOCIATION, INC.

BY: Sharon Monroe  
SHARON MONROE, PRESIDENT

SWORN TO AND SUBSCRIBED before me this 31<sup>st</sup> day of July, 2017 by, SHARON MONROE, PRESIDENT.

(SEAL)

Martine Philippe  
NOTARY PUBLIC, State of Florida at Large

MARTINE Philippe  
Printed Name



THIS INSTRUMENT PREPARED BY AND RETURN TO:

Home-Owners Title Services, Inc.  
8095 N.W. 12th Street  
Miami, Florida 33126

Property Appraisers Parcel Identification (Folio) Numbers: 49-41 24-JJ-0850

Grantees SS #s:

SPACE ABOVE THIS LINE FOR RECORDING DATA

**THIS WARRANTY DEED**, made the **30th** day of **July, A.D. 2003** by **Patrick O. Pinnock and Cindy Pinnock, his wife**, herein called the grantors, to **Fabiana Bernades and Raimundo Marcio de Farias, her husband** whose post office address is **3121 N.W. 47th Terrace, B4-315, Fort Lauderdale, Florida 33319**, hereinafter called the Grantees:

(Wherever used herein the terms "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations)

**WITNESSETH:** That the grantors, for and in consideration of the sum of TEN AND 00/100'S (\$10.00) Dollars and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the grantee all that certain land situate in MIAMI-DADE County, State of Florida, viz:

**Unit No. 315 of CYPRESS CHASE NORTH CONDOMINIUM NO. 4, according to the Declaration of Condominium thereof, as recorded in Official Records Book 12059 at Page 452 of the Public Records of Broward County, Florida, together with an undivided interest in the common elements appurtenant thereto and all amendments thereto as set forth in said Declaration.**

**Subject to easements, restrictions and reservations of record and to taxes for the year 2001 and thereafter.**

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

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

**AND**, the grantors hereby covenant with said grantees that the grantors are lawfully seized of said land in fee simple; that the grantors have good right and lawful authority to sell and convey said land, and hereby warrant 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.

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

Signed, sealed and delivered in the presence of:

[Signature]  
Witness #1 Signature

SOLEDAD VEGA  
Witness #1 Printed Name

[Signature]  
Witness #2 Signature

CARMEN C. SOTO  
Witness #2 Printed Name

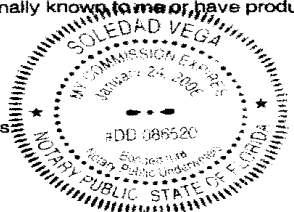
[Signature] L.S.  
**Patrick O. Pinnock**  
3121 N.W. 47th Terrace, B4-315, Fort Lauderdale, Florida 33319

[Signature] L.S.  
**Cindy Pinnock**  
3121 N.W. 47th Terrace, B4-315, Fort Lauderdale, Florida 33319

**STATE OF FLORIDA  
COUNTY OF MIAMI-DADE**

The foregoing instrument was acknowledged before me this 30th day of July, 2003 by Patrick O. Pinnock and Cindy Pinnock who are personally known to me or have produced FD as identification.

**SEAL**



My Commission Expires

[Signature]  
Notary Signature  
SOLEDAD VEGA  
Printed Notary Signature

2



CONDOMINIUM ASSOCIATION, INC., NO. 4

3101 - 3121 N.W. 47th TERRACE  
LAUDERDALE LAKES, FL 33319

CERTIFICATE OF APPROVAL

This will serve to certify that:

Fabianna Bermudez

as Purchaser(s)  or Lessee(s)  of the following real property in  
Broward County, Florida. 3121 N.W. 47 Ter # 315  
Lauderdale Lakes, FL 33319

Such approval has been given pursuant to the provisions of the  
Declarations of Condominiums and this board of directors screening  
committee, of the Cypress Chase North Condominium Association,  
Building No. IV.

In witness whereof, this Certificate has been executed in the  
name of the Association, by it's proper officials on this 29<sup>th</sup> day of  
July, of 2003.

Witnesses:

Corporate Seal:

Sheila M. Rose  
Print Name: Sheila M. Rose

Position: President

Sharon J. Monroe  
Print Name: Sharon J. Monroe

Position: Treasurer

\_\_\_\_\_  
Print Name: \_\_\_\_\_

Position:

This Document Prepared By and Return to:  
JEFFREY DREW CUMMINS, ESQ.  
CUMMINS AND WANSHEL  
9555 N. KENDALL DRIVE  
SUITE 202  
MIAMI, FL 33176

Parcel ID Number: 494124JJ0850

# Warranty Deed

This Indenture, Made this 29th day of December, 2004 A.D., Between FABIANA BERNADES and RAIMUNDO MARCIO DE FARIAS, her husband

of the County of Broward, State of FLORIDA, grantors, and TIMOTHY JAMES GUYAH, a single man

whose address is: 3121 NW 47 TERRACE #315, LAUDERDALE LAKES, FL 33319

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

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

-----TEN DOLLARS (\$10)----- DOLLARS,  
and other good and valuable consideration to GRANTORS in hand paid by GRANTEE, the receipt whereof is hereby acknowledged, have 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 NO. 315 OF CYPRESS CHASE NORTH CONDOMINIUM NO. 4, ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF, AS RECORDED IN OFFICIAL RECORD BOOK 12059 AT PAGE 452 OF THE PUBLIC RECORDS OF BROWARD COUNTY, FLORIDA, TOGETHER WITH ALL APPURTENANCE THERETO, AND AN UNDIVIDED INTEREST IN COMMON ELEMENTS OF THE SAID CONDOMINIUM.

SUBJECT TO RESTRICTIONS, RESERVATIONS AND EASEMENTS OF RECORD, IF ANY, AND TAXES SUBSEQUENT TO 2003.

TOGETHER WITH ALL THE TENEMENTS, HEREDITAMENTS AND APPURTENANCES THERETO BELONGING OR IN ANYWAYS APPERTAINING.


TO HAVE AND TO HOLD, THE SAME IN FEE SIMPLE FOREVER.

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

In Witness Whereof, the grantors have hereunto set their hands and seals the day and year first above written.

Signed, sealed and delivered in our presence:

Printed Name: ALEX REA  
Witness

  
FABIANA BERNADES (Seal)  
P.O. Address:



Printed Name: Raimundo Marcio de Farias  
Witness

  
RAIMUNDO MARCIO DE FARIAS (Seal)  
P.O. Address:

STATE OF Florida  
COUNTY OF Broward

The foregoing instrument was acknowledged before me this 29th day of December, 2004 by FABIANA BERNADES and RAIMUNDO MARCIO DE FARIAS, her husband

who are personally known to me or who have produced their Florida driver's license as identification

  
Printed Name: ALEX REA  
Notary Public  
My Commission Expires:  Alexander Rea  
My Commission DD226887  
Expires June 26, 2007





CONDOMINIUM ASSOCIATION, INC., NO. 4

3101 - 3121 N.W. 47th TERRACE  
LAUDERDALE LAKES, FL 33319

CERTIFICATE OF APPROVAL

This will serve to certify that:

Timothy Guyah, a Single Man

as Purchaser(s)  of the following real property in Broward County, Florida.

Cypress Chase North #4  
3121 NW 47th #315  
Laud Lakes FL 33319

Such approval has been given pursuant to the provisions of the Declarations of Condominiums and this board of directors screening committee, of the Cypress Chase North Condominium Association, Building No. IV.

In witness whereof, this Certificate has been executed in the name of the Association, by it's proper officials on this 28th day of Dec., of 2004.

Witnesses:

Corporate Seal:

Edna Carlo

Position: Pres.

Print Name: Edna Carlo

Ralph Sartay

Position: VP-Treas

Print Name: Ralph Sartay

Position:

Print Name: \_\_\_\_\_



THIS INSTRUMENT PREPARED BY AND RETURN TO:

**Nadine L. Girault, Esq.**

Law Offices of Nadine L. Girault

Commercial Villas 4804 W. Commercial Blvd.

Tamarac, Florida 33319

Property Appraisers Parcel Identification (Folio) Numbers: **494124JJ0850**

Space Above This Line For Recording Data

**THIS WARRANTY DEED**, made the 16th day of June, 2006 by **Timothy Guyah, a single man**, whose post office address is **2838 Adams Street, Hollywood, Florida 33020** herein called the grantor, to **Auguste Joseph, a married man**, whose post office address is **3121 NW 47th Ave., #315, Lauderdale Lakes, Florida 33319**, hereinafter called the Grantee: *(Wherever used herein the terms "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations)*

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

**Unit No. 315 of Cypress Chase North Condominium No. 4, according to the Declaration of Condominium thereof, as recorded in Official Record Book 12059 at Page 452, of the Public Records of Broward County, Florida, together with all appurtenance thereto, and an undivided interest in common elements of the said Condominium.**

**Subject to easements, restrictions and reservations of record and taxes for the year 2006 and thereafter.**

**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, and hereby warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to December 31, 2005.

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

Signed, sealed and delivered in the presence of:

Nancy Jones  
Witness #1 Signature

Witness #1 Signature

Nancy Jones  
Witness #1 Printed Name

Witness #1 Printed Name

Karen Bryan  
Witness #2 Signature

Witness #2 Signature

Karen Bryan  
Witness #2 Printed Name

Witness #2 Printed Name

Timothy Guyah  
Timothy Guyah

Timothy Guyah

**STATE OF FLORIDA  
COUNTY OF BROWARD**

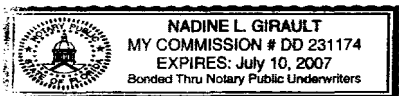
The foregoing instrument was acknowledged before me this 16th day of June, 2006 by Timothy Guyah who is personally known to me or has produced FL DL as identification.

**SEAL**

Nadine L. Girault  
Notary Public

Nadine L. Girault  
Printed Notary Name

My Commission Expires:



LF298-04  
R298-04

### QUITCLAIM DEED

**THIS QUITCLAIM DEED**, executed this 16 day of OCTOBER, 2006, by first party, Grantor. Mr. AUGUSTE JOSEPH whose post office address is 3121 NW 47TH Ave # 315 Lauderdale Lakes, Florida 33319 to second party, Grantee. His wife ROSE YANICK DESLANCES JOSEPH *Auguste Joseph* whose post office address is 3121 NW 47th Ave # 315 Lauderdale Lakes Lauderdale Lakes, Florida 33319

**WITNESSETH**, That the said first party, for good consideration and for the sum of \$ 10.00 and other valuable consideration Dollars (\$ 10.00 ) paid by the said second party, the receipt whereof is hereby acknowledged, does hereby remise, release and quitclaim unto the said second party forever, all the right, title, interest and claim which the said first party has in and to the following described parcel of land, and improvements and appurtenances thereto in the County of BROWARD, State of FLORIDA to wit:

**Unit # 315 of CYPRESS CHASE NORTH CONDOMINIUM # 4 according to the Declaration of Condominium thereof as recorded in Official Record Book 12059 at page 452, of the Public Records of Broward County, Fla. together with all appurtenance thereto, and undivided interest same right, same legal right.**

**PREPARE BY. Luck Pierre**  
[Redacted]  
*5950 NW Wateland PK Blvd  
# 118  
Jest Land FL 33319*

2

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:

*ELLA M ETIENNE*  
Signature of Witness

ELLA M ETIENNE  
Print name of Witness

*Marie J. Cadet*  
Signature of Witness

MARIE J CADET  
Print name of Witness

*Auguste Joseph*  
Signature of First Party

AUGUSTE JOSEPH  
Print name of First Party

\_\_\_\_\_  
Signature of First Party

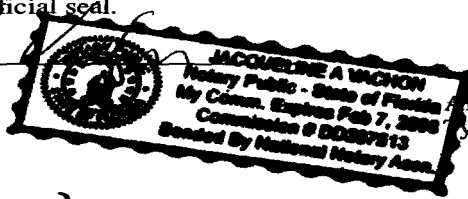
\_\_\_\_\_  
Print name of First Party

State of FLORIDA  
County of BROWARD }  
On 10-16-06 before me,

appeared MR AUGUSTE JOSEPH  
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(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.

WITNESS my hand and official seal.

*Jacqueline A. Vachon*  
Signature of Notary



Affiant \_\_\_\_\_ Known  Produced ID  
Type of ID lic (Seal)

State of Florida  
County of Broward }  
On 10-16-06 before me,

appeared \_\_\_\_\_  
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(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.

WITNESS my hand and official seal.

\_\_\_\_\_  
Signature of Notary



Affiant \_\_\_\_\_ Known \_\_\_\_\_ Produced ID  
Type of ID \_\_\_\_\_ (Seal)

*Luck Pierre*  
Signature of Preparer

Luck Pierre  
Print Name of Preparer

5950 W Oakland PK Blvd  
Address of Preparer

suite # 105  
Socred - Pg 33319

4 /



CONDOMINIUM ASSOCIATION, INC., NO. 4  
3101 - 3121 N.W. 47th TERRACE  
LAUDERDALE LAKES, FL 33319

**CERTIFICATE OF APPROVAL**

This will serve to certify that:

① SOX

Joseph, Auguste and, Rose Yonick Joseph

as Purchaser(s) ✓ of the following real property in Broward County, Florida.

3121 NW 47th # 315  
Laud Lakes FL 33319

Such approval has been given pursuant to the provisions of the Declarations of Condominiums and this board of directors screening committee, of the Cypress Chase North Condominium Association, Building No. IV.

In witness whereof, this Certificate has been executed in the name of the Association, by it's proper officials on this 15th day of JUNE, of 2006.

Witnesses:

Corporate Seal:

Edna Carlo Position: Pres.  
Print Name: Edna Carlo

\_\_\_\_\_ Position: Witness  
Print Name: \_\_\_\_\_

Laura Fernandez Position: \_\_\_\_\_  
Print Name: Laura Fernandez

1 / ①

2

Return To:  
**PEOPLE'S CHOICE HOME LOAN,  
INC.  
7515 IRVINE CENTER DR.,  
IRVINE, CA 92618**

This document was prepared by:  
**People's Choice Home Loan,  
Inc.  
7515 Irvine Center Drive,  
Irvine, CA 92618**

[Space Above This Line For Recording Data]

# MORTGAGE

MIN 100273900103393467

## 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 **June 16, 2006**, together with all Riders to this document.
- (B) "Borrower" is **AUGUSTE JOSEPH AND ROEYANICK JOSEPH HUSBAND AND WIFE**

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 **People's Choice Home Loan, Inc.**

10339346

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

Form 3010 1/01

VMP-6A(FL) (0005).02

Page 1 of 16

Initials:

*A.J. Ry*

VMP MORTGAGE FORMS - (800)521-7291

Lender is a **CORPORATION**  
organized and existing under the laws of **WYOMING**  
Lender's address is **7515 IRVINE CENTER DR., IRVINE, CA 92618**

**(E) "Note"** means the promissory note signed by Borrower and dated **June 16, 2006**  
The Note states that Borrower owes Lender **ONE HUNDRED TWENTY-SEVEN THOUSAND EIGHT HUNDRED AND 00/100** Dollars  
(U.S. \$ **127,800.00** ) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **July 1, 2036**

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

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

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

- |   |   |   |
|---|---|---|
| <input checked="" type="checkbox"/> Adjustable Rate Rider | <input checked="" type="checkbox"/> Condominium Rider   | <input type="checkbox"/> Second Home Rider  |
| <input type="checkbox"/> Balloon Rider                    | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> 1-4 Family Rider   |
| <input type="checkbox"/> VA Rider                         | <input type="checkbox"/> Biweekly Payment Rider         | <input 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.

10339346

 -6A(FL) (0005).02

Initials: A-J Ry Form 3010 1/01

**(P) "RESPA"** means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

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

**TRANSFER OF RIGHTS IN THE PROPERTY**

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

**SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT 'A'**


Parcel ID Number: **49-41-24-JJ-0850**  
**3121 NORTHWEST 47TH TERRACE #4-315**  
**LAUDERDALE LAKES**  
("Property Address"):

which currently has the address of [Street]  
[City], Florida **33319** [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as 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.

**10339346**

Initials: **A J**

  
Form **8010** 1/01



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

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

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

**1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.**

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

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

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

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment

10339346

 -6A(FL) (0005).02

Page 4 of 18

Initials: A. J.

*AJ*

Form 3010 1/01

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

10339346

 -6A (FL) (0005).02

Page 5 of 16

 Initials: A. J. Rj Form 3010 1/01

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.

10339346

 -6A(FL) (0005) 02

Page 6 of 16

 Initials: A.P. Rj Form 3010 1/01

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.

10339346

LMP -6A(FL) (0005).02

Page 7 of 16

Initials: A.T. Rj  
Form 3010 1/01

**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.

10339346

LMP -6A(FL) (0005).02

Page 8 of 16

Initials: A. J.

 Form 3010 1/01

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.**

10339346

 -6A (FL) (0005).02

Page 9 of 16

 Initials: A. J. Pj Form 3010 1/01

**(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 10339346

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

10339346

 -6A (FL) (0005).02

Page 11 of 16

Initials: *A. J.*

*RJ*

Form 3010 1/01



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

10339346

 -6A(FL) (0005).02

Page 12 of 16

 Initials: *A. J.* *R.* Form 3010 1/01

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.

10339346

 -6A(FL) (0005).02

Page 13 of 16

 Initials: *A. J.* *Rj* Form 3010 1/01

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.

10339346

 -6A(FL) (0005).02

Page 14 of 16

Initials: A. J. Dj Form 3010 1/01

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

njones

Auguste Joseph (Seal)  
AUGUSTE JOSEPH -Borrower

KABY

860 NORTHEAST 209TH TERRACE,  
MIAMI, FL (Address)

Rose Yanick Joseph (Seal)  
ROEYANICK JOSEPH -Borrower

(Address)

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

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

(Address)

(Address)

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

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

(Address)

(Address)

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

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

(Address)

(Address)

10339346

STATE OF FLORIDA,

The foregoing instrument was acknowledged before me this 16<sup>th</sup> of June, 2006 by County ss: Broward  
**AUGUSTE JOSEPH AND ROEYANICK JOSEPH HUSBAND AND WIFE**

who is personally known to me or who has produced FL DL / passport as identification.

Nadine Girault  
Notary Public



10339346

-6A (FL) (0005) 02

Initials: A. J. R. Form 3010 1/01

**EXHIBIT "A"**

Unit No. 315 of Cypress Chase North Condominium No. 4, according to the Declaration of Condominium thereof, as recorded in Official Record Book 12059 at Page 452, of the Public Records of Broward County, Florida, together with all appurtenance thereto, and an undivided interest in common elements of the said Condominium.

Loan Number 10339346

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

THIS ADJUSTABLE RATE RIDER is made this 16th day of June, 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 PEOPLE'S CHOICE HOME LOAN, INC. a WYOMING CORPORATION ("Lender") of the same date and covering the property described in the Security Instrument and located at:

3121 NORTHWEST 47TH TERRACE #4-315, LAUDERDALE LAKES, FLORIDA 33319  
[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 9.750%. 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 1st day of July, 2008 and on that day every 6 month(s) 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 date 45 days before each Change Date is called the "Current Index."

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

*A. J. Ly*

**(C) Calculation of Changes**

Before each Change Date, the Note Holder will calculate my new interest rate by adding six and one-half percentage points ( 6.500%) 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.

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 12.750 % or less than 9.750 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than one percentage points ( 1.000% ) from the rate of interest I have been paying for the preceding 6 months. My interest rate will never be greater than 15.750%. My interest rate will never be less than 9.750%.

**(E) Effective Date of Changes**

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

**(F) Notice of Changes**

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

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

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

**Transfer of the Property or a Beneficial Interest 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.



**5. BORROWER'S RIGHT TO PREPAY**

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

The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount before applying my Prepayment to reduce the Principal amount of this Note. If I make a partial Prepayment, there will be no changes in the due dates of my monthly payments unless the Note Holder agrees in writing to those changes. My partial Prepayment may reduce the amount of my monthly payments after the first Change Date following my partial Prepayment. However, any reduction due to my partial prepayment may be offset by an increase in the interest rate.

If within Twenty-four (24) months from the date of execution of the Security Instrument, I make full Prepayment or partial Prepayment, and the total of such Prepayment(s) in any 12-month period exceeds twenty percent (20%) of the original Principal amount of the loan, I will pay a Prepayment charge in an amount equal to 6 months' advance interest on the amount by which the total of my Prepayment(s) within that 12-month period exceeds twenty percent (20%) of the original Principal amount of the loan.

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

Auguste Joseph (Seal)  
AUGUSTE JOSEPH -Borrower

Rose Yarnick Joseph (Seal)  
ROOYANICK JOSEPH -Borrower

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

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

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

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

## CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this **16th** day of **June, 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 **People's Choice Home Loan, Inc.**

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at: **3121 NORTHWEST 47TH TERRACE #4-315, LAUDERDALE LAKES, FLORIDA 33319**

[Property Address]

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

**CYPRESS CHASE NORTH**

[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,

10339346

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

VMP-8R (0008)

Form 3140 1/01

Page 1 of 3

Initials: A. J.

VMP MORTGAGE FORMS - (800)521-7291



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

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

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

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

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

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

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

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

10339346

 -8R (0008)

Page 2 of 3

Initials: A. J. Sy Form 3140 1/01

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

Auguste Joseph (Seal)  
AUGUSTE JOSEPH -Borrower

Rose Yanick Joseph (Seal)  
ROEYANICK JOSEPH -Borrower

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

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

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

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

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

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

10339346

 -8R (0008)

DATE: July 2nd, 2018  
PROPERTY ID # 494124-JJ-0850 (TD # 40277)

# WARNING

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

AUGUSTE JOSEPH  
3321 NW 47 TER APT 119  
LAUDERDALE LAKES, FL 33319-6717

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 3121 NW 47 TER #315, LAUDERDALE LAKES, FL 33319 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 July 31, 2018 .....\$6,202.43
- Or
- \* Estimated Amount due if paid by August 14, 2018 .....\$6,273.85

THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON August 15, 2018 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)

DATE: July 2nd, 2018  
PROPERTY ID # 494124-JJ-0850 (TD # 40277)

# WARNING

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

AUGUSTE JOSEPH,  
3121 NW 47<sup>TH</sup> TERR #315  
LAUDERDALE LAKES, FL 33319

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 3121 NW 47 TER #315, LAUDERDALE LAKES, FL 33319 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 July 31, 2018 .....\$6,202.43
- Or
- \* Estimated Amount due if paid by August 14, 2018 .....\$6,273.85

THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON August 15, 2018 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)

DATE: July 2nd, 2018  
PROPERTY ID # 494124-JJ-0850 (TD # 40277)

# WARNING

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

ROSE YANICK DESLANCES JOSEPH  
3121 NW 47TH AVE #315  
LAUDERDALE LAKES, FL 33319

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 3121 NW 47 TER #315, LAUDERDALE LAKES, FL 33319 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 July 31, 2018 .....\$6,202.43
- Or
- \* Estimated Amount due if paid by August 14, 2018 .....\$6,273.85

THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON August 15, 2018 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)

DATE: July 2nd, 2018  
PROPERTY ID # 494124-JJ-0850 (TD # 40277)

# WARNING

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.  
PO BOX 2026  
FLINT, MI 48501-2026

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 3121 NW 47 TER #315, LAUDERDALE LAKES, FL 33319 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 July 31, 2018 .....\$6,202.43
- Or
- \* Estimated Amount due if paid by August 14, 2018 .....\$6,273.85

THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON August 15, 2018 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)



DATE: July 2nd, 2018  
PROPERTY ID # 494124-JJ-0850 (TD # 40277)

# WARNING

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

PEOPLE'S CHOICE HOME LOAN, INC.  
7515 IRVINE CENTER DR.  
IRVINE, CA 92618

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 3121 NW 47 TER #315, LAUDERDALE LAKES, FL 33319 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 July 31, 2018 .....\$6,202.43
- Or
- \* Estimated Amount due if paid by August 14, 2018 .....\$6,273.85

THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON August 15, 2018 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)

DATE: July 2nd, 2018  
PROPERTY ID # 494124-JJ-0850 (TD # 40277)

# WARNING

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

CYPRESS CHASE NORTH CONDOMINIUM NO. 4 ASSOCIATION, INC.  
3241 N.W. 47TH TERRACE  
LAUDERDALE LAKES, FL 33319-5447

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 3121 NW 47 TER #315, LAUDERDALE LAKES, FL 33319 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 July 31, 2018 .....\$6,202.43
- Or
- \* Estimated Amount due if paid by August 14, 2018 .....\$6,273.85

THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON August 15, 2018 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)

DATE: July 2nd, 2018  
PROPERTY ID # 494124-JJ-0850 (TD # 40277)

# WARNING

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

CYPRESS CHASE NORTH PROPERTY OWNERS ASSOCIATION, INC.  
3241 N.W. 47TH TERRACE  
LAUDERDALE LAKES, FL 33319

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 3121 NW 47 TER #315, LAUDERDALE LAKES, FL 33319 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 July 31, 2018 .....\$6,202.43
- Or
- \* Estimated Amount due if paid by August 14, 2018 .....\$6,273.85

THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON August 15, 2018 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)

DATE: July 2nd, 2018  
PROPERTY ID # 494124-JJ-0850 (TD # 40277)

# WARNING

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

SESMART PROPERTY MANAGEMENT, REGISTERED AGENT  
O/B/O CYPRESS CHASE NORTH CONDOMINIUM NO. 4 ASSOCIATION, INC.  
3241 NW 47 TERRACE  
LAUDERDALE LAKES, FL 33319

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 3121 NW 47 TER #315, LAUDERDALE LAKES, FL 33319 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 July 31, 2018 .....\$6,202.43
- Or
- \* Estimated Amount due if paid by August 14, 2018 .....\$6,273.85

THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON August 15, 2018 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)

**DATE: July 2nd, 2018**  
**PROPERTY ID # 494124-JJ-0850 (TD # 40277)**

# WARNING

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

STEVEN A. WAGNER, P.A., REGISTERED AGENT  
O/B/O CYPRESS CHASE NORTH PROPERTY OWNERS ASSOCIATION, INC.  
3275 W. HILLSBORO BLVD. STE. 205  
DEERFIELD BEACH, FL 33442

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 3121 NW 47 TER #315, LAUDERDALE LAKES, FL 33319 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 July 31, 2018 .....\$6,202.43
- Or
- \* Estimated Amount due if paid by August 14, 2018 .....\$6,273.85

**THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON August 15, 2018 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)

DATE: July 2nd, 2018  
PROPERTY ID # 494124-JJ-0850 (TD # 40277)

# WARNING

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

AUGUSTE JOSEPH  
860 NORTHEAST 209TH TERRACE  
MIAMI, FL 33179

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 3121 NW 47 TER #315, LAUDERDALE LAKES, FL 33319 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 July 31, 2018 .....\$6,202.43
- Or
- \* Estimated Amount due if paid by August 14, 2018 .....\$6,273.85

THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON August 15, 2018 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)

DATE: July 2nd, 2018  
PROPERTY ID # 494124-JJ-0850 (TD # 40277)

# WARNING

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

CITY OF LAUDERDALE LAKES  
4300 NW 36 ST  
LAUDERDALE LAKES, FL 33319

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 3121 NW 47 TER #315, LAUDERDALE LAKES, FL 33319 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 July 31, 2018 .....\$6,202.43
- Or
- \* Estimated Amount due if paid by August 14, 2018 .....\$6,273.85

THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON August 15, 2018 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)

DATE: July 2nd, 2018  
PROPERTY ID # 494124-JJ-0850 (TD # 40277)

# WARNING

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

CYPRESS CHASE NORTH CONDOMINIUM ASSOCIATION, INC. NO. 4  
3101-3121 NW 47TH TERRACE  
LAUDERDALE LAKES, FL 33319

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 3121 NW 47 TER #315, LAUDERDALE LAKES, FL 33319 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 July 31, 2018 .....\$6,202.43
- Or
- \* Estimated Amount due if paid by August 14, 2018 .....\$6,273.85

THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON August 15, 2018 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)



DATE: July 2nd, 2018  
PROPERTY ID # 494124-JJ-0850 (TD # 40277)

# WARNING

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

DONOVAN MOHAN, PRESIDENT OF CYPRESS CHASE  
NORTH PROPERTY OWNERS ASSOCIATION, INC  
3241 NW 47TH TERRACE  
LAUDERDALE LAKES, FL 33319-5447

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 3121 NW 47 TER #315, LAUDERDALE LAKES, FL 33319 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 July 31, 2018 .....\$6,202.43
- Or
- \* Estimated Amount due if paid by August 14, 2018 .....\$6,273.85

THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON August 15, 2018 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)

DATE: July 2nd, 2018  
PROPERTY ID # 494124-JJ-0850 (TD # 40277)

# WARNING

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

OCWEN LOAN SERVICING INC  
1661 WORTHINGTON RD STE 100  
WEST PALM BEACH, FL 33409

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 3121 NW 47 TER #315, LAUDERDALE LAKES, FL 33319 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 July 31, 2018 .....\$6,202.43
- Or
- \* Estimated Amount due if paid by August 14, 2018 .....\$6,273.85

THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON August 15, 2018 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)

DATE: July 2nd, 2018  
PROPERTY ID # 494124-JJ-0850 (TD # 40277)

# WARNING

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

ROOYANICK JOSEPH  
3121 NW 47TH TERR #315  
LAUDERDALE LAKES, FL 33319

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 3121 NW 47 TER #315, LAUDERDALE LAKES, FL 33319 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 July 31, 2018 .....\$6,202.43
- Or
- \* Estimated Amount due if paid by August 14, 2018 .....\$6,273.85

THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON August 15, 2018 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)

DATE: July 2nd, 2018  
PROPERTY ID # 494124-JJ-0850 (TD # 40277)

# WARNING

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

ROSE YANICK DESLANCES JOSEPH  
1748 PARK STREET  
RAHWAY, NJ 07065-5210

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 3121 NW 47 TER #315, LAUDERDALE LAKES, FL 33319 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 July 31, 2018 .....\$6,202.43
- Or
- \* Estimated Amount due if paid by August 14, 2018 .....\$6,273.85

THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON August 15, 2018 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)

DATE: July 2nd, 2018  
PROPERTY ID # 494124-JJ-0850 (TD # 40277)

# WARNING

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

ROSE YANICK DESLANCES JOSEPH  
3321 NW 47 TERR APT 119  
LAUDERDALE LAKES, FL 33319-6717

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 3121 NW 47 TER #315, LAUDERDALE LAKES, FL 33319 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 July 31, 2018 .....\$6,202.43
- Or
- \* Estimated Amount due if paid by August 14, 2018 .....\$6,273.85

THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON August 15, 2018 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)

DATE: July 2nd, 2018  
PROPERTY ID # 494124-JJ-0850 (TD # 40277)

# WARNING

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

ROSE YANICK JOSEPH  
3121 NW 47TH AVE #315  
LAUDERDALE LAKES, FL 33319

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 3121 NW 47 TER #315, LAUDERDALE LAKES, FL 33319 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 July 31, 2018 .....\$6,202.43
- Or
- \* Estimated Amount due if paid by August 14, 2018 .....\$6,273.85

THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON August 15, 2018 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)

DATE: July 2nd, 2018  
PROPERTY ID # 494124-JJ-0850 (TD # 40277)

# WARNING

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

SHARON MONROE, PRESIDENT OF CYPRESS CHASE  
NORTH CONDOMINIUM NO. 4 ASSOCIATION, INC  
3241 NW 47TH TERRACE  
LAUDERDALE LAKES, FL 33319-5447

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 3121 NW 47 TER #315, LAUDERDALE LAKES, FL 33319 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.*

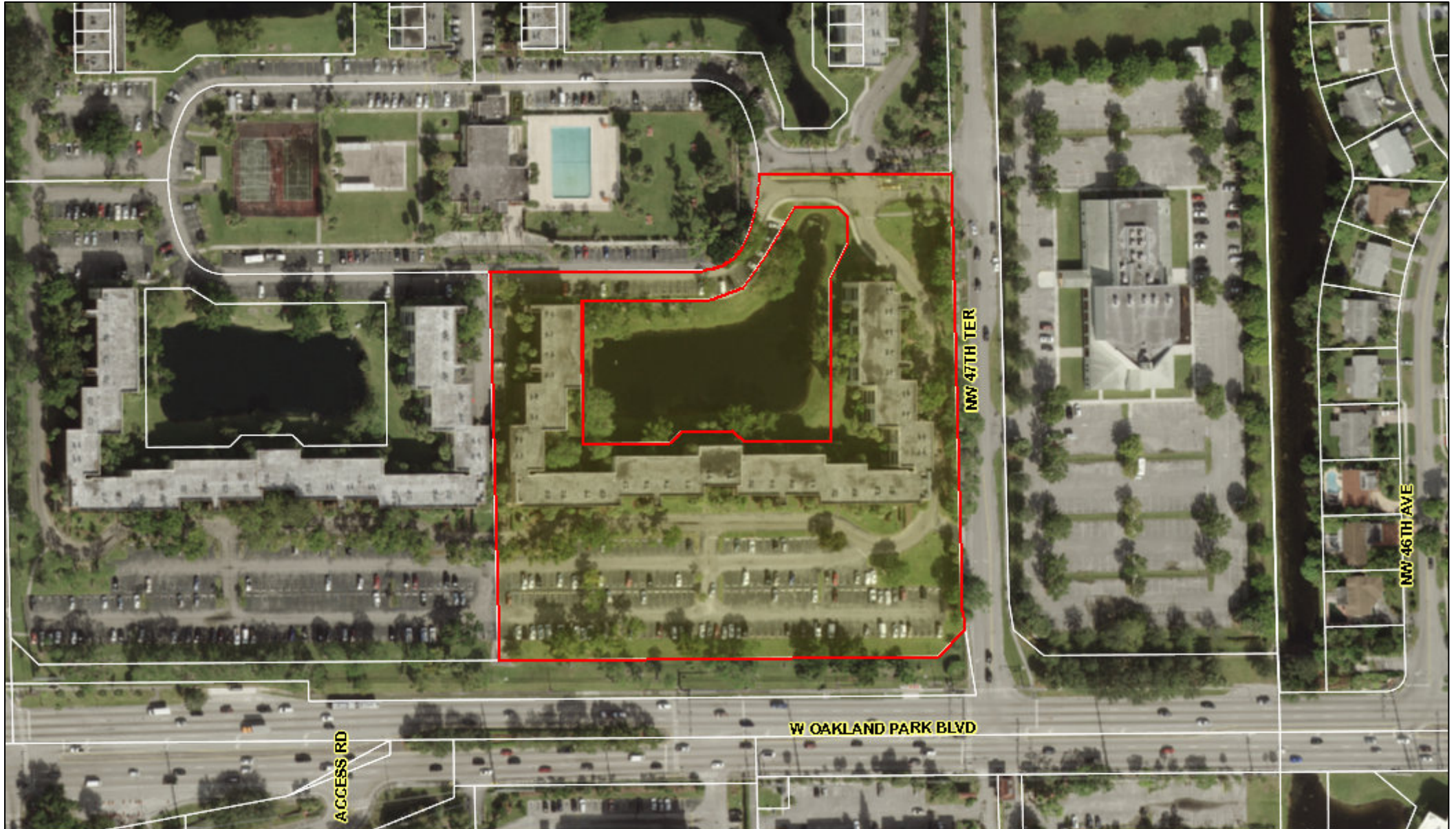
MAKE CASHIER'S CHECK OR MONEY ORDER PAYABLE TO: BROWARD COUNTY TAX COLLECTOR

- \* Estimated Amount due if paid by July 31, 2018 .....\$6,202.43
- Or
- \* Estimated Amount due if paid by August 14, 2018 .....\$6,273.85

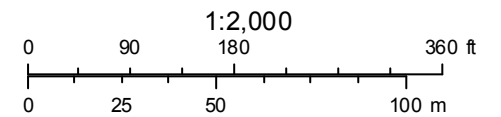
THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON August 15, 2018 UNLESS ALL BACK TAXES ARE PAID PRIOR TO AUCTION.

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)



July 11, 2018





U.S. Postal Service™  
**CERTIFIED MAIL® RECEIPT**  
Domestic Mail Only

For delivery information, visit our website at [www.usps.com](http://www.usps.com)®.

**OFFICIAL USE**

7017 2620 0000 2940 6099

Certified Mail Fee

\$

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

- Return Receipt (hardcopy) \$ \_\_\_\_\_
- Return Receipt (electronic) \$ \_\_\_\_\_
- Certified Mail Restricted Delivery \$ \_\_\_\_\_
- Adult Signature Required \$ \_\_\_\_\_
- Adult Signature \$ \_\_\_\_\_

Postmark  
Here

Postage

\$

Total Postage

\$

Sent To

Street and A

City, State, ZIP+4®

**TD 40277 AUGUST 2018 WARNING**  
**AUGUSTE JOSEPH**  
**3121 NW 47TH TERR #315**  
**LAUDERDALE LAKES, FL 33319**

U.S. Postal Service™  
CERTIFIED MAIL® RECEIPT  
Domestic Mail Only

7017 2620 0000 2940 6105

OFFICIAL USE

Certified Mail Fee	
\$	
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

Postage	
\$	
Total Post	
\$	
Sent To	
Street and	
City, State, ZIP+4®	

TD 40277 AUGUST 2018 WARNING  
MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.  
PO BOX 2026  
FLINT, MI 48501-2026

U.S. Postal Service™  
**CERTIFIED MAIL® RECEIPT**  
Domestic Mail Only

For delivery information, visit our website at [www.usps.com](http://www.usps.com)®.

**OFFICIAL USE**

Certified Mail Fee

\$

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

Postage

\$

**Total Post**

\$

Sent To

Street and

City, State, \_\_\_\_\_

**TD 40277 AUGUST 2018 WARNING  
PEOPLE'S CHOICE HOME LOAN, INC.  
7515 IRVINE CENTER DR.  
IRVINE, CA 92618**

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

See Reverse for Instructions

7017 2620 0000 2940 6112

U.S. Postal Service™  
**CERTIFIED MAIL® RECEIPT**  
Domestic Mail Only

For delivery information, visit our website at [www.usps.com](http://www.usps.com)®.

**OFFICIAL USE**

7017 2620 0000 2940 6129

Certified Mail Fee	
\$	
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

Postage	
\$	
Total Postage and	
\$	
Sent To	
Street and Apt. No.	
City, State, ZIP+4®	

**TD 40277 AUGUST 2018 WARNING**  
**CYPRESS CHASE NORTH CONDOMINIUM NO. 4**  
**ASSOCIATION, INC.**  
**3241 N.W. 47TH TERRACE**  
**LAUDERDALE LAKES, FL 33319-5447**

U.S. Postal Service™  
**CERTIFIED MAIL® RECEIPT**  
Domestic Mail Only

For delivery information, visit our website at [www.usps.com](http://www.usps.com)®.

**OFFICIAL USE**

Certified Mail Fee

\$

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

Postage

\$

Total Postage

\$

Sent To

Street and A

City, State, &

**TD 40277 AUGUST 2018 WARNING**  
**CYPRESS CHASE NORTH PROPERTY OWNERS**  
**ASSOCIATION, INC.**  
**3241 N.W. 47TH TERRACE**  
**LAUDERDALE LAKES, FL 33319**

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

See Reverse for Instructions

7017 2620 0000 2942 6736

U.S. Postal Service™  
**CERTIFIED MAIL® RECEIPT**  
Domestic Mail Only

7017 2620 0000 2940 6143

**OFFICIAL USE**

Certified Mail Fee  
\$ \_\_\_\_\_

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

Postage  
\$ \_\_\_\_\_

Total Postage a  
\$ \_\_\_\_\_

Sent To  
Street and Apt.  
\_\_\_\_\_  
City, State, ZIP  
\_\_\_\_\_

**TD 40277 AUGUST 2018 WARNING**  
**SEMART PROPERTY MANAGEMENT, REGISTERED**  
**AGENT O/B/O CYPRESS CHASE NORTH**  
**CONDOMINIUM NO. 4 ASSOCIATION, INC.**  
**3241 NW 47 TERRACE**  
**LAUDERDALE LAKES, FL 33319**

U.S. Postal Service™  
**CERTIFIED MAIL® RECEIPT**  
Domestic Mail Only

7017 2620 0000 2940 6150

**OFFICIAL USE**

Certified Mail Fee  
\$ \_\_\_\_\_

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

Postage  
\$ \_\_\_\_\_

Total Postage  
\$ \_\_\_\_\_

Sent To  
\_\_\_\_\_  
Street and Apt.  
\_\_\_\_\_  
City, State, Z

**TD 40277 AUGUST 2018 WARNING**  
**STEVEN A. WAGNER, P.A., REGISTERED AGENT**  
**O/B/O CYPRESS CHASE NORTH**  
**PROPERTY OWNERS ASSOCIATION, INC.**  
**3275 W. HILLSBORO BLVD. STE. 205**  
**DEERFIELD BEACH, FL 33442**

U.S. Postal Service™  
**CERTIFIED MAIL® RECEIPT**  
Domestic Mail Only

For delivery information, visit our website at [www.usps.com](http://www.usps.com)®.

**OFFICIAL USE**

Certified Mail Fee

\$

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

Postage

\$

Total Postage

\$

Sent To

Street and A

City, State, Z

**TD 40277 AUGUST 2018 WARNING**  
**AUGUSTE JOSEPH**  
**3321 NW 47 TERR BLDG 2 APT 119**  
**LAUDERDALE LAKES, FL 33319-6717**

7017 2620 0000 2940 6167



U.S. Postal Service™  
**CERTIFIED MAIL® RECEIPT**  
Domestic Mail Only

7017 2620 0000 2940 6174

**OFFICIAL USE**

Certified Mail Fee  
\$ \_\_\_\_\_

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

Postage  
\$ \_\_\_\_\_

Total Postage  
\$ \_\_\_\_\_

Sent To  
Street and Apt.  
City, State, ZIP

**TD 40277 AUGUST 2018 WARNING**  
**AUGUSTE JOSEPH**  
**860 NORTHEAST 209TH TERRACE**  
**MIAMI, FL 33179**

U.S. Postal Service™  
**CERTIFIED MAIL® RECEIPT**  
Domestic Mail Only

For delivery information, visit our website at [www.usps.com](http://www.usps.com)®.

**OFFICIAL USE**

7017 2620 0000 2940 6181

Certified Mail Fee

\$

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

- Return Receipt (hardcopy) \$ \_\_\_\_\_
- Return Receipt (electronic) \$ \_\_\_\_\_
- Certified Mail Restricted Delivery \$ \_\_\_\_\_
- Adult Signature Required \$ \_\_\_\_\_
- Adult Signature Restricted Delivery \$ \_\_\_\_\_

Postmark  
Here

Postage

\$

Total Postage a

\$

Sent To

Street and Apt. I

City, State, ZIP+4®

**TD 40277 AUGUST 2018 WARNING**  
**CITY OF LAUDERDALE LAKES**  
**4300 NW 36 ST**  
**LAUDERDALE LAKES, FL 33319**

U.S. Postal Service™  
**CERTIFIED MAIL® RECEIPT**  
Domestic Mail Only

For delivery information, visit our website at [www.usps.com](http://www.usps.com)®.

**OFFICIAL USE**

Certified Mail Fee

\$

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

- Return Receipt (hardcopy) \$ \_\_\_\_\_
- Return Receipt (electronic) \$ \_\_\_\_\_
- Certified Mail Restricted Delivery \$ \_\_\_\_\_
- Adult Signature Required \$ \_\_\_\_\_
- Adult Signature Restricted Delivery \$ \_\_\_\_\_

Postmark  
Here

Postage

\$

Total Postage

\$

Sent To

Street and Ap

City, State, Zip+4

**TD 40277 AUGUST 2018 WARNING**  
**CYPRESS CHASE NORTH CONDOMINIUM**  
**ASSOCIATION, INC. NO. 4**  
**3101-3121 NW 47TH TERRACE**  
**LAUDERDALE LAKES, FL 33319**

7017 2620 0000 2940 6198

U.S. Postal Service™  
**CERTIFIED MAIL® RECEIPT**  
Domestic Mail Only

7017 2620 0000 2940 6204

**OFFICIAL USE**

Certified Mail Fee  
\$ \_\_\_\_\_

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

Postage  
\$ \_\_\_\_\_

**Total Postage:**  
\$ \_\_\_\_\_

Sent To \_\_\_\_\_

Street and Apt. \_\_\_\_\_

City, State, Zip \_\_\_\_\_

**TD 40277 AUGUST 2018 WARNING**  
**DONOVAN MOHAN, PRESIDENT OF CYPRESS**  
**CHASE**  
**NORTH PROPERTY OWNERS ASSOCIATION, INC**  
**3241 NW 47TH TERRACE**  
**LAUDERDALE LAKES, FL 33319-5447**

U.S. Postal Service™  
**CERTIFIED MAIL® RECEIPT**  
Domestic Mail Only

7017 2620 0000 2940 6217

**OFFICIAL USE**

Certified Mail Fee	\$
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

Postage	\$
Total Postage and	\$
Sent To	
Street and Apt. No.	
City, State, ZIP+4®	

**TD 40277 AUGUST 2018 WARNING**  
**OCWEN LOAN SERVICING INC**  
**1661 WORTHINGTON RD STE 100**  
**WEST PALM BEACH, FL 33409**

U.S. Postal Service™  
**CERTIFIED MAIL® RECEIPT**  
Domestic Mail Only

For delivery information, visit our website at [www.usps.com](http://www.usps.com)®.

**OFFICIAL USE**

7017 2620 0000 2940 6228

Certified Mail Fee	\$
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

Postage	\$
Total Postage	\$
Sent To	
Street and A	
City, State, Z...	

**TD 40277 AUGUST 2018 WARNING**  
**ROEYANICK JOSEPH**  
**3121 NW 47TH TERR #315**  
**LAUDERDALE LAKES, FL 33319**

U.S. Postal Service™  
**CERTIFIED MAIL® RECEIPT**  
Domestic Mail Only

7017 2620 0000 2940 6235

**OFFICIAL USE**

Certified Mail Fee  
\$ \_\_\_\_\_

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

Postage  
\$ \_\_\_\_\_

**Total Postage**  
\$ \_\_\_\_\_

Sent To \_\_\_\_\_

Street and Apt. \_\_\_\_\_

City, State, Zi \_\_\_\_\_

**TD 40277 AUGUST 2018 WARNING**  
**ROSE YANICK DESLANCES JOSEPH**  
**3121 NW 47TH TERR #315**  
**LAUDERDALE LAKES, FL 33319**

U.S. Postal Service™  
**CERTIFIED MAIL® RECEIPT**  
Domestic Mail Only

For delivery information, visit our website at [www.usps.com](http://www.usps.com)®.

**OFFICIAL USE**

7017 2620 0000 2940 6242

Certified Mail Fee	\$
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

Postage	\$
Total Postage:	\$
Sent To	
Street and Apt.	
City, State, ZIP	

**TD 40277 AUGUST 2018 WARNING**  
**ROSE YANICK DESLANCES JOSEPH**  
**1748 PARK STREET**  
**RAHWAY, NJ 07065-5210**



U.S. Postal Service™  
**CERTIFIED MAIL® RECEIPT**  
Domestic Mail Only

7017 2620 0000 2940 6259

**OFFICIAL USE**

Certified Mail Fee	
\$	
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

Postage

\$ \_\_\_\_\_

Total Postage

\$ \_\_\_\_\_

Sent To

Street and

City, State

**TD 40277 AUGUST 2018 WARNING**  
**ROSE YANICK DESLANCES JOSEPH**  
**3321 NW 47 TERR APT 119**  
**LAUDERDALE LAKES, FL 33319-6717**

U.S. Postal Service™  
**CERTIFIED MAIL® RECEIPT**  
Domestic Mail Only

7017 2620 0000 2940 6266

**OFFICIAL USE**

Certified Mail Fee  
\$ \_\_\_\_\_

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

Postage  
\$ \_\_\_\_\_

**Total Postage**  
\$ \_\_\_\_\_

Sent To  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
City, State, ZIP+4™

**TD 40277 AUGUST 2018 WARNING**  
**ROSE YANICK JOSEPH**  
**3121 NW 47TH TERR #315**  
**LAUDERDALE LAKES, FL 33319**

U.S. Postal Service™  
CERTIFIED MAIL® RECEIPT  
Domestic Mail Only

7037 2620 0000 2940 6273 E

OFFICIAL USE

Certified Mail Fee	
\$	
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

Postage

\$

Total Po:

\$

Sent To

Street a

City, State, ZIP+4®

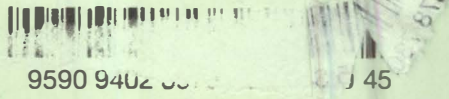
TD 40277 AUGUST 2018 WARNING  
SHARON MONROE, PRESIDENT OF CYPRESS CHASE  
NORTH CONDOMINIUM NO. 4 ASSOCIATION, INC  
3241 NW 47TH TERRACE  
LAUDERDALE LAKES, FL 33319-5447

**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 40277 AUGUST 2018 WARNING**  
**STEVEN A. WAGNER, P.A., REGISTERED AGENT**  
**O/B/O CYPRESS CHASE NORTH PROPERTY OWNERS**  
**ASSOCIATION, INC.**  
**3275 W. HILLSBORO BLVD. STE. 205**  
**DEERFIELD BEACH, FL 33442**



2. Article Number (Transfer from service label)

7017 2620 0000 2940 6150

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

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

X *Shan Bohian*

- 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
- Registered Mail™
- Registered Mail Restricted Delivery
- Return Receipt for Merchandise
- Signature Confirmation™
- Signature Confirmation Restricted Delivery
- Priority Mail Express®

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.

**TD 40277 AUGUST 2018 WARNING**  
**OCWEN LOAN SERVICING INC**  
**1661 WORTHINGTON RD STE 100**  
**WEST PALM BEACH, FL 33409**



9590 9402 3578 7305 3014 24

2. Article Number (Transfer from service label)

7017 2620 0000 2940 6211

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)

*H. J. J. J.*

C. Date of Delivery

*7/16*

D. Is delivery address different from item 1? If YES, enter delivery address below:

- Yes
- No

3. Service Type

- Adult Signature
- Adult Signature Restricted Delivery
- Certified Mail®
- Certified Mail Restricted Delivery
- Collect on Delivery
- Collect on Delivery Restricted Delivery
- Priority Mail Express®
- Registered Mail™
- Registered Mail Restricted Delivery
- 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.

Article Addressed to

**TD 40277 AUGUST 2018 WARNING**  
**CYPRESS CHASE NORTH CONDOMINIUM**  
**ASSOCIATION, INC. NO. 4**  
**3101-3121 NW 47TH TERRACE**  
**LAUDERDALE LAKES, FL 33319**



9590 9402 3578 7305 3014 48

2. Article Number (Transfer from service label)

7017 2620 0000 2940 6198

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

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature  
 Agent  
 Addressee

X *[Signature]*

B. Received by (Printed Name)  
*[Signature]*

C. Date of Delivery  
 7-17-18

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

3. Service Type
- Adult Signature
  - Adult Signature Restricted Delivery
  - Certified Mail®
  - Certified Mail Restricted Delivery
  - Collect on Delivery
  - Collect on Delivery Restricted Delivery
  - Insured Mail
  - Insured 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 40277 AUGUST 2018 WARNING**  
**CYPRESS CHASE NORTH PROPERTY OWNERS**  
**ASSOCIATION, INC.**  
**3241 N.W. 47TH TERRACE**  
**LAUDERDALE LAKES, FL 33319**



9590 9402 3578 7305 3499 69

2. Article Number (Transfer from service label)

7017 2620 0000 2940 6136

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)

*David Hoffman*

C. Date of Delivery

*7/17*

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        |   |

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.

TD 40277 AUGUST 2018 WARNING  
 DONOVAN MOHAN, PRESIDENT OF CYPRESS CHASE  
 NORTH PROPERTY OWNERS ASSOCIATION, INC  
 3241 NW 47TH TERRACE  
 LAUDERDALE LAKES, FL 33319-5447



9590 9402 3578 7305 3014 31


2. Article Number (Transfer from service label)

7017 2620 0000 2940 6204

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)

*David Holler*

C. Date of Delivery

*7-17-18*

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 (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 40277 AUGUST 2018 WARNING  
 SEMART PROPERTY MANAGEMENT, REGISTERED AGENT  
 O/B/O CYPRESS CHASE NORTH CONDOMINIUM NO. 4  
 ASSOCIATION, INC.  
 3241 NW 47 TERRACE  
 LAUDERDALE LAKES, FL 33319



9590 9402 3578 7305 3499 52

2. Article Number (Transfer from...)  
 7017 2620 0000 2940 6143

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

*[Handwritten Signature]*

- Agent
- Addressee

B. Received by (Printed Name)

*Damon Hallgren*

C. Date of Delivery

*7-12-18*

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
- Insured Mail
- Insured Mail Restricted Delivery (over \$500)

- Priority Mail Express®
- Registered Mail™
- Registered Mail Restricted Delivery
- Return Receipt for Merchandise
- Signature Confirmation™
- Signature Confirmation Restricted Delivery

**SENDER: COMPLETE THIS SECTION**

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

1. Article Addressed to:

**TD 40277 AUGUST 2018 WARNING**  
 SHARON MONROE, PRESIDENT OF CYPRESS CHASE  
 NORTH CONDOMINIUM NO. 4 ASSOCIATION, INC  
 3241 NW 47TH TERRACE  
 LAUDERDALE LAKES, FL 33319-5447



9590 9402 3021 7124 9655 76

2. Article Number (Transfer from service label)

7017 2620 0000 2940 6273

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

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

*[Signature]*  Agent  
 Addressee

B. Received by (Printed Name)

*David Hoffman*

C. Date of Delivery

*7-17-18*

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

3. Service Type

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