



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

PROPERTY INFORMATION REPORT

ORDER DATE: 09/11/2019

REPORT EFFECTIVE DATE: 20 YEARS UP TO 09/10/2019

CERTIFICATE # 2016-6281

ACCOUNT # 494125AF0390

ALTERNATE KEY # 245835

TAX DEED APPLICATION # 43748

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 No. 104B, Building C-4, LAUDERDALE OAKS CONDOMINIUM I, a Condominium according to the Declaration of Condominium thereof as recorded in Official Records Book 3812, Page 1, of the Public Records of Broward County, Florida, together with an undivided interests in the common elements appurtenant thereto.

PROPERTY ADDRESS: 2901 NW 47 TERRACE #140B, LAUDERDALE LAKES FL 33313

OWNER OF RECORD ON CURRENT TAX ROLL:

MICHAEL YOUNG &

KATHLEEN MATTHEWS

2901 NW 47 TER #140B

LAUDERDALE LAKES, FL 33313 (Matches Property Appraiser records.)

APPARENT TITLE HOLDER & ADDRESS OF RECORD:

MICHAEL YOUNG AND KATHLEEN MATTHEWS OR: 31852, Page: 1809

2901 N.W. 47TH TERRACE

LAUDERHILL, FL 3313 (Per Deed. Address includes an incorrect ZIP code.)

(Kathleen Matthews a/k/a Kathleen Mathews)

MORTGAGE HOLDER OF RECORD:

HSBC BANK USA, NATIONAL ASSOCIATION AS OR: 45587, Page: 1151

TRUSTEE FOR NOMURA HOME EQUITY LOAN, INC.

ASSET-BACKED CERTIFICATES SERIES 2006-FM2

C/O POPULAR MORTGAGE SERVICING, INC.

121 WOODCREST ROAD

CHERRY HILL, NJ 08003 (Per Assignment of Mortgage. No Sunbiz record found for Nomura Home Equity Loan, Inc.)

HSBC BANK USA

ONE HSBC CENTER

BUFFALO, NY 14203 (Per Sunbiz. No Registered Agent listed.)

LIENHOLDERS AND OTHER INTERESTED PARTIES OF RECORD:

CLUSIA
SB MUNI CUST FOR
PO BOX 54049
NEW ORLEANS, LA 70154-4049 (Tax Deed Applicant)

BROWARD COUNTY	OR: 47524, Page: 115
CLERK OF THE CIRCUIT COURT	OR: 45626, Page: 1828
(Per Judgments and Restitution Liens. No address found on documents.)	OR: 48526, Page: 1490
	Instrument: 113236216

BROWARD COUNTY	OR: 48081, Page: 989
CLERK OF THE CIRCUIT COURT	OR: 48193, Page: 1325
(Per Orders. No address or images included per county's request.)	OR: 48763, Page: 440
	OR: 48865, Page: 466
	OR: 49181, Page: 1021
	OR: 49375, Page: 571
	OR: 49425, Page: 1779
	OR: 50220, Page: 1294
	OR: 50288, Page: 1330
	OR: 51318, Page: 523
	Instrument: 113407066
	Instrument: 113926997

BROWARD COUNTY	OR: 48966, Page: 739
ENVIRONMENTAL PROTECTION AND GROWTH MANAGEMENT DEPARTMENT PERMITTING, LICENSING & CONSUMER PROTECTION DIVISION CONTRACTOR LICENSING AND ENFORCEMENT 1 NORTH UNIVERSITY DRIVE, BOX #302 PLANTATION, FL 33324-2038 (Per Order)	

PROGRESSIVE SELECT INS. CO. A/S/O DENESE SCOTT (Per Judgment. No address found on document.)	Instrument: 112763772
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CITY OF LAUDERHILL FINANCE DEPT 5581 W OAKLAND PARK LAUDERHILL, FL 33313 (Per Liens)	Instrument: 113003024 Instrument: 115770899 Instrument: 115770902
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LAUDERDALE OAKS CONDOMINIUM I, INC. 2901 NW 47 TERR. #247 LAUDERDALE LAKES, FL 33313 (Per Lien)	Instrument: 114111885
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LAUDERDALE OAKS CONDOMINIUM I, INC. ROBIN F FRYDMAN, ESQ. THE FRYDMAN LAW GROUP, PLLC 3111 UNIVERSITY DRIVE, SUITE #403 CORAL SPRINGS, FL 33065 (Per Lis Pendens)	Instrument: 114156044
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LAUDERDALE OAKS CONDOMINIUM I, INC.
2901 NW, 47TH TERRACE
LAUDERDALE LAKES, FL 33313 (Per Sunbiz. Declaration recorded in 3812-1.)

WALTER M SILVA, REGISTERED AGENT
O/B/O LAUDERDALE OAKS CONDOMINIUM I, INC.
2901 NW, 47TH TERRACE APT. #247
LAUDERDALE LAKES, FL 33313 (Per Sunbiz)

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

Instrument: 115128321

NEW HORIZON COMMUNICATIONS CORP
(Per Judgments. No address found on documents.)

Instrument: 115293459

Instrument: 115293461

NEW HORIZON COMMUNICATIONS CORP
200 BAKER ST., SUITE 300
CONCORD, MA 01742
(Per Declaration for foreign Judgments in 115293459 and 115293461.)

Instrument: 115293462

NEW HORIZON COMMUNICATIONS CORP
ALEX P. ROSENTHAL, ESQ.
ROSENTHAL LAW GROUP
2115 NORTH COMMERCE PARKWAY
WESTON, FL 33326 (Per Declaration for foreign Judgments in 115293459 and 115293461.)

PROPERTY INFORMATION REPORT – CONTINUED

PARCEL IDENTIFICATION NUMBER: 4941 25 AF 0390

CURRENT ASSESSED VALUE: \$27,010

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: 24387, Page: 86

Mortgage

OR: 41643, Page: 964

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.

Wendy Carter

Title Examiner



Site Address	2901 NW 47 TERRACE #140B, LAUDERDALE LAKES FL 33313	ID #	4941 25 AF 0390
Property Owner	YOUNG, MICHAEL & MATTHEWS, KATHLEEN	Millage	2012
Mailing Address	2901 NW 47 TER #140B LAUDERDALE LAKES FL 33313	Use	04
Abbr Legal Description	LAUDERDALE OAKS CONDO 1 UNIT 140B BLDG C4		

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

Property Assessment Values					
Year	Land	Building / Improvement	Just / Market Value	Assessed / SOH Value	Tax
2018	\$2,700	\$24,310	\$27,010	\$27,010	
2017	\$2,590	\$23,330	\$25,920	\$25,920	\$940.02
2016	\$2,680	\$24,130	\$26,810	\$26,810	\$948.96

2018 Exemptions and Taxable Values by Taxing Authority				
	County	School Board	Municipal	Independent
Just Value	\$27,010	\$27,010	\$27,010	\$27,010
Portability	0	0	0	0
Assessed/SOH	\$27,010	\$27,010	\$27,010	\$27,010
Homestead	0	0	0	0
Add. Homestead	0	0	0	0
Wid/Vet/Dis	0	0	0	0
Senior	0	0	0	0
Exempt Type	0	0	0	0
Taxable	\$27,010	\$27,010	\$27,010	\$27,010

Sales History				Land Calculations		
Date	Type	Price	Book/Page or CIN	Price	Factor	Type
6/26/2001	WD	\$15,000	31852 / 1809			
1/5/1996	WD	\$24,000	24387 / 86			
2/1/1991	WD		18156 / 329			
4/1/1989	WD	\$21,500				
12/1/1968	WD	\$11,000				
				Adj. Bldg. S.F.		662
				Units/Beds/Baths		1/1/1.5
				Eff./Act. Year Built: 1969/1968		

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 #43748

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 January 2020, 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:

MICHAEL YOUNG 2901 N.W. 47TH TERRACE #140B LAUDERDALE LAKES, FL 33313	HSBC BANK USA ONE HSBC CENTER BUFFALO, NY 14203	HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR NOMURA HOME EQUITY LOAN, INC. ASSET-BACKED CERTIFICATES SERIES 2006- FM2 C/O POPULAR MORTGAGE SERVICING, INC. 121 WOODCREST ROAD CHERRY HILL, NJ 08003 LAUDERDALE OAKS CONDOMINIUM I, INC. 2901 NW, 47TH TERRACE LAUDERDALE LAKES, FL 33313	BROWARD COUNTY CLERK OF THE CIRCUIT COURT 201 SE 6TH STREET FORT LAUDERDALE, FL 33301
BROWARD COUNTY ENVIRONMENTAL PROTECTION AND GROWTH MANAGEMENT DEPARTMENT PERMITTING, LICENSING & CONSUMER PROTECTION DIVISION CONTRACTOR LICENSING AND ENFORCEMENT 1 NORTH UNIVERSITY DRIVE, BOX #302 PLANTATION, FL 33324-2038	CITY OF LAUDERHILL FINANCE DEPT 5581 W OAKLAND PARK LAUDERHILL, FL 33313		LAUDERDALE OAKS CONDOMINIUM I, INC. 2901 NW 47 TERR. #247 LAUDERDALE LAKES, FL 33313
LAUDERDALE OAKS CONDOMINIUM I, INC. ROBIN F FRYDMAN, ESQ. THE FRYDMAN LAW GROUP, PLLC 3111 UNIVERSITY DRIVE, SUITE #403 CORAL SPRINGS, FL 33065	NEW HORIZON COMMUNICATIONS CORP 200 BAKER ST., SUITE 300 CONCORD, MA 01742	NEW HORIZON COMMUNICATIONS CORP ALEX P. ROSENTHAL, ESQ. ROSENTHAL LAW GROUP 2115 NORTH COMMERCE PARKWAY WESTON, FL 33326	PROGRESSIVE SELECT INS. CO. A/S/O DENESE SCOTT 6300 WILSON MILLS ROAD MAYFIELD VILLAGE, OH 44143
WALTER M SILVA, REGISTERED AGENT O/B/O LAUDERDALE OAKS CONDOMINIUM I, INC. 2901 NW, 47TH TERRACE APT. #247 LAUDERDALE LAKES, FL 33313	C T CORPORATION SYSTEM HSBC BANK USA 1200 SOUTH PINE ISLAND ROAD PLANTATION, FL 33324	CITY OF LAUDERDALE LAKES 4300 NW 36 ST LAUDERDALE LAKES, FL 33319	CITY OF LAUDERHILL ATTN: ANA SANCHEZ 5581 W. OAKLAND PARK BLVD. LAUDERHILL, FL 33313
DOUGLAS C. ZAHM, P.A. 18830 U.S. 19 NORTH, SUITE 300 CLERARWATER, FL 33764	FREMONT INVESTMENT & LOAN 2727 E. IMPERIAL HIGHWAY BREA, CA 92821	FREMONT INVESTMENT & LOAN P.O. BOX 34078 FULLTERTON, CA 92834	JORDAN M. BREITNER, ESQ 8181 W BROWARD BLVD STE 200 PLANTATION, FL 33324
KATHLEEN MATTHEWS 2901 NW 47 TERRACE #140B LAUDERDALE LAKES, FL 33313	LAUDERDALE OAKS CONDOMINIUM #1, INC 3061 NW 47TH TERRACE, BOX #350 LAUDERDALE LAKES, FL 33313	MICHAEL D. YOUNG 1504 NW 56 AVE #2 LAUDERHILL, FL 33313	MICHAEL KEVIN YOUNG 2826 VAN BUREN ST., APT 3 HOLLYWOOD, FL 33020
MICHAEL YOUNG 4046 NW 19 STREET #211 LAUDERHILL, FL 33313	MICHAEL YOUNG 17 TANGLEWOOD LANE FREEPORT, NY 11520-1322	MICHAEL YOUNG 2159 NW 81ST TERRACE SUNRISE, FL 33322-3934	MICHAEL YOUNG 2815 NW 9S ST #B MIAMI, FL 33147-3549
MICHAEL YOUNG 1700 NW 65TG AVENUE, SUITE 9 PLANTATION, FL 33323	MICHAEL YOUNG 4046 NW 19 ST UNIT 409 LAUDERHILL, FL 33313	MICHAEL YOUNG 10441 HERON LAKE DR RIVERVIEW, FL 33578-3957	OCWEN LOAN SERVICING, LLC 1661 WORTHINGTON RD, STE 100 WEST PALM BEACH, FL 33409
RACHEL E. FRYDMAN ESQ. THE FRYDMAN LAW GROUP, PLLC 7301 WILES ROAD, SUITE #201 CORAL SPRINGS, FL 33067	THE FREYDMAN LAW GROUP, PLLC 3111 UNIVERSITY DRIVE, SUITE #403 CORAL SPRINGS, FL 33065		

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 January 2020 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

INSTR # 116153415

Recorded 11/04/19 at 12:19 PM

Broward County Commission

1 Page(s)

#4

RECORDS, TAXES & TREASURY DIVISION/TAX DEED SECTION

NOTICE OF APPLICATION FOR TAX DEED NUMBER 43748

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: 494125-AF-0390
Certificate Number: 6281
Date of Issuance: 05/25/2017
Certificate Holder: CLUSIA SB MUNI CUST FOR
Description of Property: LAUDERDALE OAKS CONDO 1
UNIT 140B BLDG C4

Name in which assessed: YOUNG, MICHAEL MATTHEWS, KATHLEEN
Legal Titleholders: YOUNG, MICHAEL
MATTHEWS, KATHLEEN
2901 NW 47 TER #140B
LAUDERDALE LAKES, FL 33313

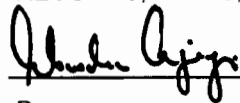
All of said property being in the County of Broward, State of Florida.

Unless such certificate shall be redeemed according to law the property described in such certificate will be sold to the highest bidder on the 19th day of February, 2020. Pre-bidding shall open at 9:00 AM EDT, sale shall commence at 10:00 AM EDT and shall begin closing at 11:01 AM EDT at:

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

Dated this 1st day of November, 2019.

Bertha Henry
County Administrator
RECORDS, TAXES, AND TREASURY DIVISION



By:

Abiodun Ajayi
Deputy



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

Publish: DAILY BUSINESS REVIEW
Issues: 01/16/2020, 01/23/2020, 01/30/2020 & 02/06/2020
Minimum Bid: 5162.40

Broward County, Florida

RECORDS, TAXES & TREASURY DIVISION/TAX DEED SECTION

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Certificate Holder: CLUSIA SB MUNI CUST FOR
Description of Property: LAUDERDALE OAKS CONDO 1
UNIT 140B BLDG C4

UNIT NO. 104B, BUILDING C-4, LAUDERDALE OAKS CONDOMINIUM 1, A CONDOMINIUM 1, CONDOMINIUM
ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF AS RECORDED IN OFFICIAL RECORDS
BOOK 3812, PAGE 1, OF THE PUBLIC RECORDS OF BROWARD COUNTY, FLORIDA, TOGETHER WITH AN
UNDIVIDED INTERESTS IN THE COMMON ELEMENTS APPURTENANT THERETO.

Name in which assessed: YOUNG,MICHAEL MATTHEWS,KATHLEEN
Legal Titleholders: YOUNG,MICHAEL
MATTHEWS,KATHLEEN
2901 NW 47 TER #140B
LAUDERDALE LAKES, FL 33313

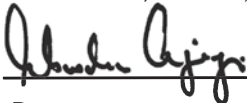
All of said property being in the County of Broward, State of Florida.

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

Dated this 16th day of January, 2020.

Bertha Henry
County Administrator
RECORDS, TAXES, AND TREASURY DIVISION



By:

Abiodun Ajayi
Deputy

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

Publish: DAILY BUSINESS REVIEW
Issues: 01/16/2020, 01/23/2020, 01/30/2020 & 02/06/2020
Minimum Bid: 5660.40

BROWARD DAILY BUSINESS REVIEW

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

STATE OF FLORIDA COUNTY OF BROWARD:

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

43748
NOTICE OF APPLICATION FOR TAX DEED
CERTIFICATE NUMBER: 6281

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

01/16/2020 01/23/2020 01/30/2020 02/06/2020

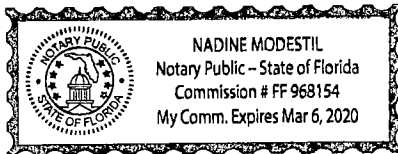
Affiant further says that the said Broward Daily Business Review is a newspaper published at Fort Lauderdale, in said Broward County, Florida and that the said newspaper has heretofore been continuously published in said Broward County, Florida each day (except Saturday, Sunday and Legal Holidays) and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

Scherrie A Thomas

Sworn to and subscribed before me this
6 day of FEBRUARY, A.D. 2020

Nadine Modestil
(SEAL)

SCHERRIE A. THOMAS personally known to me



Broward County, Florida RECORDS, TAXES & TREASURY DIVISION/TAX DEED SECTION NOTICE OF APPLICATION FOR TAX DEED NUMBER 43748

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Certificate Holder:

CLUSIA SB MUNI CUST FOR

Description of Property:

LAUDERDALE OAKS CONDO 1

UNIT 140B BLDG C4

UNIT NO. 104B, BUILDING C-4,

LAUDERDALE OAKS CONDO-

MINIUM 1, A CONDOMINIUM

1, CONDOMINIUM ACCORD-

ING TO THE DECLARATION

OF CONDOMINIUM THEREOF

AS RECORDED IN OFFICIAL

RECORDS BOOK 3812. PAGE 1.

OF THE PUBLIC RECORDS OF

BROWARD COUNTY, FLORIDA.

TOGETHER WITH AN UNDIVIDED

INTERESTS IN THE COMMON

ELEMENTS APPURTENANT

THERETO.

Name in which assessed:

YOUNG, MICHAEL MATTHEWS,

KATHLEEN

Legal Titleholders:

YOUNG, MICHAEL

MATTHEWS, KATHLEEN

2901 NW 47 TER #140B

LAUDERDALE LAKES, FL 33313

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broward.deedauction.net

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Dated this 16th day of January, 2020.

SEE ATTACHED



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

Detail by Entity Name

Florida Not For Profit Corporation

LAUDERDALE OAKS CONDOMINIUM I, INC.

Filing Information

Document Number	715705
FEI/EIN Number	39-1353538
Date Filed	02/27/1970
State	FL
Status	ACTIVE

Principal Address

2901 NW, 47TH TERRACE
LAUDERDALE LAKES, FL 33313

Changed: 02/29/2012

Mailing Address

2901 NW, 47TH TERRACE
LAUDERDALE LAKES, FL 33313

Changed: 02/29/2012

Registered Agent Name & Address

Silva, Walter M
2901 NW, 47TH TERRACE
APT. #247
LAUDERDALE LAKES, FL 33313

Name Changed: 03/11/2014

Address Changed: 03/11/2014

Officer/Director Detail

Name & Address

Title PD

Silva, Walter M
2901 NW, 47TH TERRACE
247
LAUDERDALE LAKES, FL 33313

Title VP

Lebert, Betty
3061 NW, 47TH TERRACE
329
LAUDERDALE LAKES, FL 33313

Title Secretary

Freitas, Walter
3001 NW, 46TH Ave
410
LAUDERDALE LAKES, FL 33313

Title Director

D'Innocenzo, Mila
2901 NW, 47TH TERRACE
LAUDERDALE LAKES, FL 33313

Title Treasurer

Torres, Abelardo Gomez
2901 NW, 47TH TERRACE
Apt 327
LAUDERDALE LAKES, FL 33313

Title Director

Guerra, Mark
2901 NW, 47TH TERRACE
LAUDERDALE LAKES, FL 33313

Title Director

Emanuel, Basil
3061 NW 47th Terrace
Apt 237A
Lauderdale Lakes, FL 33313

Annual Reports

Report Year	Filed Date
2017	03/12/2017
2018	03/07/2018
2019	03/30/2019

Document Images

03/30/2019 -- ANNUAL REPORT	View image in PDF format
03/07/2018 -- ANNUAL REPORT	View image in PDF format
04/02/2017 -- AMENDED ANNUAL REPORT	View image in PDF format
03/12/2017 -- ANNUAL REPORT	View image in PDF format
03/02/2016 -- ANNUAL REPORT	View image in PDF format

02/20/2015 -- ANNUAL REPORT	View image in PDF format
03/11/2014 -- ANNUAL REPORT	View image in PDF format
02/27/2013 -- ANNUAL REPORT	View image in PDF format
02/29/2012 -- ANNUAL REPORT	View image in PDF format
01/31/2011 -- ANNUAL REPORT	View image in PDF format
02/21/2010 -- ANNUAL REPORT	View image in PDF format
04/21/2009 -- ANNUAL REPORT	View image in PDF format
01/17/2008 -- ANNUAL REPORT	View image in PDF format
05/23/2007 -- ANNUAL REPORT	View image in PDF format
05/22/2006 -- ANNUAL REPORT	View image in PDF format
05/04/2005 -- ANNUAL REPORT	View image in PDF format
04/28/2004 -- ANNUAL REPORT	View image in PDF format
03/27/2003 -- ANNUAL REPORT	View image in PDF format
05/06/2002 -- ANNUAL REPORT	View image in PDF format
04/17/2001 -- ANNUAL REPORT	View image in PDF format
03/30/2000 -- ANNUAL REPORT	View image in PDF format
04/16/1999 -- ANNUAL REPORT	View image in PDF format
06/25/1998 -- ANNUAL REPORT	View image in PDF format
02/05/1997 -- ANNUAL REPORT	View image in PDF format
03/01/1996 -- ANNUAL REPORT	View image in PDF format
03/16/1995 -- ANNUAL REPORT	View image in PDF format



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

Detail by Entity Name

Foreign Profit Corporation

HSBC BANK USA

Filing Information

Document Number F00000000836

FEI/EIN Number 13-2774727

Date Filed 02/14/2000

State NY

Status INACTIVE

Last Event WITHDRAWAL

Event Date Filed 07/20/2004

Event Effective Date NONE

Principal Address

ONE HSBC CENTER

BUFFALO, NY 14203

Changed: 07/20/2004

Mailing Address

ONE HSBC CENTER

BUFFALO, NY 14203

Changed: 07/20/2004

Registered Agent Name & Address

NONE

Officer/Director Detail

Name & Address

Title SEVP

AQUILINA, GERARD

452 FIFTH AVE

NEW YORK, NY 10018

Title EVP

MCGREGOR, ROGER K

ONE HSBC CENTER

BUFFALO, NY 14203

Title SEV

MCDONAGH, BRENDAN
ONE HSBC CENTER
BUFFALO, NY 14203

Title D

FERGUSSON, FRANCES D
VASSAR COLLEGE BOX 43
POUGHKEEPSIE, NY 12604-0043

Title PCEO

GLYNN, MARTIN J.G.
452 FIFTH AVENUE
NEW YORK, NY 10018

Title SEVG

TOOHEY, PHILIP S
ONE HSBC CENTER
BUFFALO, NY 14203

Annual Reports

Report Year	Filed Date
2002	07/21/2002
2003	01/17/2003
2004	01/30/2004

Document Images

07/20/2004 -- Withdrawal	View image in PDF format
01/30/2004 -- ANNUAL REPORT	View image in PDF format
12/03/2003 -- Reg. Agent Change	View image in PDF format
01/17/2003 -- ANNUAL REPORT	View image in PDF format
07/21/2002 -- ANNUAL REPORT	View image in PDF format
07/18/2001 -- ANNUAL REPORT	View image in PDF format
02/14/2000 -- Foreign Profit	View image in PDF format

Return to: (enclose self-addressed stamped envelope)

Name:

Address:

This Instrument Prepared by: W. Niedziolka
3250 West Buena Vista Drive
Address: Margate, FL 33063

Property Appraiser Parcel Identification (Folio Number(s)):
9125 AF 039

Grantor(s) S.S. #s:

WARRANTY DEED
SHOWS TO SHOWS.

Continental Paper & Printing Co., Inc., 1987

96-024896 T#001
01-17-96 05:05PM
\$ 168.00
DOCU. STAMPS-DEED
RECVD. BROWARD CTY
B. JACK OSTERHOLT
COUNTY ADMIN.

SPACE ABOVE THIS LINE FOR PROCESSING DATA

SPACE ABOVE THIS LINE FOR RECORDING DATA

This Warranty Deed, Made the 5th day of January, 1996, by
WIESLAW NIEDZIOLKA and ANNA NIEDZIOLKA, his wife
hereinafter called the Grantor, to ROBERT OUMET
whose post office address is 2901 N.W. 47th Terrace Unit
hereinafter called the Grantee. Margate FL 33063

(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, wherever the context so admits or requires.)

Witnesseth, That the Grantor, for and in consideration of the sum of \$ 10.00 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 140B, Building C-4, of LAUDERDALE OAKS CONDOMINIUM I, according to the
Declaration of Condominium thereof, as recorded in Official Records Book 3812,
at Page 1, of the Public Records of Broward County, Florida; and as amended.

SUBJECT TO: Real property taxes for the year 1996 and subsequent years;
restrictions, easements, covenants, conditions and limitations of record,
if any; and all applicable zoning ordinances.

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

To Have and to Hold, the same in fee simple forever.

And the Grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple;
that the grantor has good right and lawful authority to sell and convey said land, and hereby warrants the title to said
land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all
encumbrances, except taxes accruing subsequent to December 31, 1995.

In Witness Whereof, the said Grantor has signed and sealed these presents the day and year first above
written.

Signed, sealed and delivered in the presence of:

Witness Signature (as to first Grantor)
Daniel I. Wincon

Printed Name
LEE ANN HODGKINS

Witness Signature (as to first Grantor)
LEE ANN HODGKINS

Printed Name
LEE ANN HODGKINS

Witness Signature (as to Co-Grantor, if any)
Daniel I. Wincon

Printed Name
LEE ANN HODGKINS

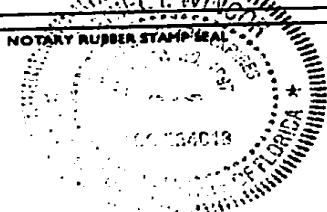
Witness Signature (as to Co-Grantor, if any)
LEE ANN HODGKINS

Printed Name
LEE ANN HODGKINS

STATE OF FLORIDA

COUNTY OF BROWARD

WIESLAW and ANNA NIEDZIOLKA, husband and wife
known to me to be the person(s) described in and who executed the foregoing instrument, who acknowledged before me that they
executed the same, and an oath was not taken. (Check one: ☒ Said person(s) is/are personally known to me. ☐ Said person(s) provided the following
type of identification:



Witness Signature
Wieslaw Niedziolka

Printed Name
WIESLAW NIEDZIOLKA

Post Office Address
3250 W. Buena Vista Drive, Margate, FL

33063

Witness Signature
Anna Niedziolka

Co-Grantor Signature, if any
ANNA NIEDZIOLKA

Printed Name
3250 W. Buena Vista Drive, Margate, FL

Post Office Address
33063

I hereby Certify that on this day, before me, an officer duly authorized
to administer oaths and take acknowledgments, personally appeared

5 day of January, A.D. 1996

Witness my hand and official seal in the County and State last aforesaid this

5 day of January, A.D. 1996

Witness Signature
Daniel I. Wincon

Printed Notary Signature

BK24387PG0086

LAUDERDALE OAKS CONDOMINIUM I, INC.

Approval Applications
are to be prepared
in triplicate

3061 NW 47th Ter Box 350
Lauderdale Lakes, FL 33313

Sell-Purchase

APPLICATION FOR APPROVAL TO LAUDERDALE OAKS CONDOMINIUM I, INC.

I (WE) Wieslaw Anna Niedzialka hereinafter referred to as
SELLER and I (Robert Ouimet) hereinafter referred
to as Purchaser do hereby apply to the Board of Directors of LAUDERDALE
OAKS CONDOMINIUM I, INC. hereinafter referred to as the Association, for
approval to sell-Purchase apartment number 140 in building 4.

A. Purchaser acknowledges that he has examined the Articles of Incorporation, By-laws, Declaration of Condominium, Long-Term Lease, House Rules of the Association and Rules and Regulations pertaining to the use of the leased recreational facilities. Purchaser warrants to abide by all the terms, conditions and covenants contained in the aforementioned documents.

B. All maintenance costs are payable in advance monthly. Assessments are payable when approved by the Board of Directors of the Association.

C. Purchaser will complete the attached personal information sheet authorizing the Association to contact such references deemed necessary. Also attached hereto is a check in the amount of Fifty Dollars (\$50.00) to be considered an application fee and to be used by the Association in their investigation. The Association shall be held harmless by the Seller and/or the Purchaser as to any action on this application by the Association or its agents.

D. SALE PRICE: \$ 24,000.00 Name of Mortgage Cash
Number of persons to occupy apartment 2

E. The Association shall advise the Seller as to this application within ten (10) days from date of presentation to the Board of Directors. If the Board of Directors fails to respond within ten (10) days from the date of presentation, the Purchaser shall be deemed accepted.

In the Presence of:

Anne Kanaly

W.N.

Wieslaw Niedzialka
Seller

Robert Ouimet
Purchaser

54 Memorial St. Bell Island
Address
Newfoundland Canada

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

Approval of the Board of Directors of Lauderdale Oaks Condominium I, Inc.
dates this 2nd day of January, 1996, is granted to
Wieslaw on this application for the sale of Apt # 140
in Bldg # 4 to Robert Ouimet.

By: Anne Kanaly
President

Attest: Pearl Broder
Secretary

RECORDED
2438760087

This Document Prepared By and Return to:
MICHAEL N. GOMES, ATTY
2401 E. Atlantic Blvd.
Suite 210
Pompano Beach, FL 33062

INSTR # 101178369
OR BK 31852 PG 1809
RECORDED 07/16/2001 02:50 PM
COMMISSION
BROWARD COUNTY
DOC STMP-D 105.00
DEPUTY CLERK 1922

Parcel ID Number: 19125-AF-03900
Grantee #1 TIN:
Grantee #2 TIN:

Warranty Deed

This Indenture, Made this 26 day of June, 2001 A.D., Between
ROBERT QUIMET, a single man

of the City of Laval, Country of Canada, grantor, and
MICHAEL YOUNG, a single man and KATHLEEN MATTHEWS, a single woman

whose address is: 2901 N.W. 47th Terrace, Lauderdale, FL 3313

of the County of Broward, State of FL 3313, grantees.

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

-----TEN DOLLARS (\$10)----- DOLLARS,
and other good and valuable consideration to GRANTOR in hand paid by GRANTEES, the receipt whereof is hereby acknowledged, has
granted, bargained and sold to the said GRANTEES and GRANTEES' 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. 140B, Building C-4, LAUDERDALE OAKS CONDOMINIUM I, a
Condominium according to the Declaration of Condominium thereof as
recorded in Official Records Book 3812, Page 1, of the Public Records
of Broward County, Florida, together with an undivided interests in
the common elements appurtenant thereto.

Subject to Declaration of Condominium, current taxes, easements and
restrictions of record.

The property herein conveyed DOES NOT constitute the HOMESTEAD
property of the Grantor nor is it contiguous thereto. The Grantor's
HOMESTEAD address is 3940 Blvd. Dagenais Quest, #15, Laval, Quebec
Canada H7R 5X9.

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

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

Signed, sealed and delivered in our presence:

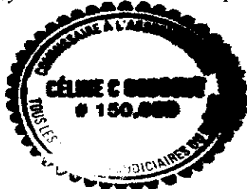
Gerard Charles, Jr. Robert Quimet (Seal)
Printed Name: GERARD CHARLES, JR. ROBERT QUIMET
Witness P.O. Address: 3940 Blvd. Dagenais Quest #15
Laval, Quebec Canada H7R 5X9

Celine C. Godbout
Printed Name: CELINE C. GODBOUT
Witness

Province of Quebec
Municipality of Laval

The foregoing instrument was acknowledged before me this 26 day of June, 2001 by
ROBERT QUIMET, a single man

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



Celine C. Godbout 2001-06-26
Notary Public

LAUDERDALE OAKS CONDOMINIUM #1, INC.
 3061 NW 47TH TERRACE, BOX #350
 LAUDERDALE LAKES, FLORIDA 33313

APPROVAL FOR SALE / PURCHASE

I / we Robert Ouimet hereinafter referred to as the SELLER(S), and I / we Michael Young & Kathleen Matthews hereinafter referred to as the PURCHASER(S) do hereby apply to the Board of Directors of LAUDERDALE OAKS CONDOMINIUM #1, INC. hereinafter referred to as the ASSOCIATION, for approval to sell / purchase Unit # 140 in Building # 4.

A) Purchaser acknowledges that he / she has examined the Articles of Incorporation, By-Laws, Declaration of Condominium, House Rules of the Association, and Rules and Regulations pertaining to the use of the common areas and facilities. Purchaser warrants to abide by all terms, conditions and covenants contained in the aforementioned documents.

B) All maintenance costs are payable in advance monthly. Assessments are payable when approved by the Board of Directors of the Association.

C) Sales Price \$15,000
 Name of Mortgagor WASHINGTON MUTUAL

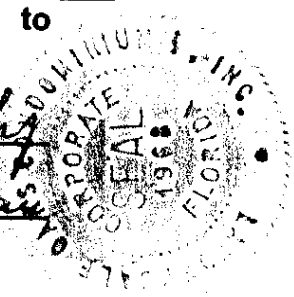
D) The ASSOCIATION shall advise the SELLER as to this application within ten (10) days from the date of interview with the Board of Directors. If the Board of Directors fails to respond within ten (10) days from the date of presentation, the PURCHASER shall be deemed accepted.

In the presence of:

Witness [Signature] Seller(s) [Signature] 2 BOA
 Witness [Signature] Purchaser [Signature]

Approval of the Board of Directors of Lauderdale Oaks Condominium #1, Inc., dated this 25th day of June 2000 is granted Robert Ouimet on this application for the sale of Unit # 140 in Building # 4 to Michael Young & Kathleen Matthews.

By: Anne Kanahy
 Attest By: [Signature]



2
Return To:
FREMONT INVESTMENT & LOAN
P.O. BOX 34078
FULLERTON, CA 92834-34078

This document was prepared by:
BARBARA LICON

6000212526

[Space Above This Line For Recording Data]

MORTGAGE

MIN 1001944-6000212526-8

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 **March 2, 2006**, together with all Riders to this document.

(B) "Borrower" is **MICHAEL YOUNG, A SINGLE MAN AND KATHLEEN MATHEWS, A SINGLE WOMAN**

Borrower is the mortgagor under this Security Instrument.

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

(D) "Lender" is **FREMONT INVESTMENT & LOAN**

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

Form 3010 1/01

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

Page 1 of 16

Initials: 



VMP MORTGAGE FORMS - (800)521-7291

29

Lender is a **CORPORATION**

organized and existing under the laws of **CALIFORNIA**

Lender's address is

2727 E IMPERIAL HIGHWAY, BREA CA 92821

(E) "Note" means the promissory note signed by Borrower and dated **March 2, 2006**

The Note states that Borrower owes Lender **Fifty-Two Thousand, Two Hundred and No/100** -----

Dollars

(U.S. \$ **52,200.00**) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **April 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.

(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]:

UNIT NO. 140B, BUILDING C-4, LAUDERDALE OAKS CONDOMINIUM I, ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF, AS RECORDED IN OFFICIAL RECORDS BOOK 3812, PAGE 1, OF THE PUBLIC RECORDS OF BROWARD COUNTY, FLORIDA.

Parcel ID Number: **494125AF0390**
2901 NW 47TH TER #140B
LAUDERDALE LAKES
 ("Property Address"):

which currently has the address of
 [Street]
 [City], Florida **33313** [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.

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

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

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

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

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

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

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

full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

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

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

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

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

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

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

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

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

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

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

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard

or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

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

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

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

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise

agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

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

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

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

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

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender

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

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

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

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

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

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument

shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

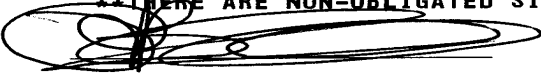
23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered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

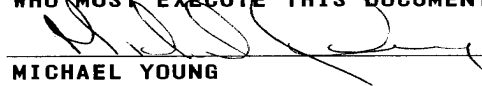
24. Attorneys' Fees. As used in this Security Instrument and the Note, attorneys' fees shall include those awarded by an appellate court and any attorneys' fees incurred in a bankruptcy proceeding.

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

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

****THERE ARE NON-OBLIGATED SIGNER(S) WHO MUST EXECUTE THIS DOCUMENT****



 (Seal)
MICHAEL YOUNG -Borrower



(Address)

(Seal)
-Borrower

(Address)

(Seal)
-Borrower

(Seal)
-Borrower

(Address)


KATHLEEN MATHEWS -Borrower

(Address)

(Seal)
-Borrower

(Address)

(Seal)
-Borrower

(Address)

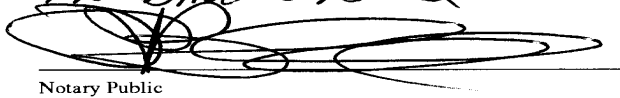
(Seal)
-Borrower

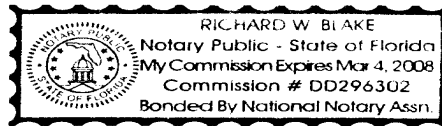
(Address)

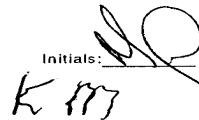
(Address)

STATE OF FLORIDA, *Broward* County ss: *March 2, 2006*
The foregoing instrument was acknowledged before me this by

Michael Young, A single man and
Kathleen Matthews, a single woman
who is personally known to me or who has produced *FL. Driver's License* as identification.


Notary Public



Initials: 
KM

ADJUSTABLE RATE RIDER

THIS ADJUSTABLE RATE RIDER is made this **2nd** day of **March** **2006**, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to **FREMONT INVESTMENT & LOAN**

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at:
2901 NW 47TH TERRACE #140B, LAUDERDALE LAKES, FL 33313

[Property Address]

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

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

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of **10.450** %. The Note provides for changes in the interest rate and the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the **first** day of **April** **2008**, and on that day every **sixth** month thereafter. Each date on which my interest rate could change is called a "Change Date."

MULTISTATE ADJUSTABLE RATE RIDER - Single Family

VMP-899R (0402)

Page 1 of 5

Initials: *NO K 727*

VMP Mortgage Solutions, Inc.

(800)521-7291



(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is:

the average of interbank offered rates for six-month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in the WALL STREET JOURNAL, most recent Index figure available as of the date: ☒ 45 days ☐ _____ before each Change Date is called the "Current Index."

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

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding **Six and Ninety-Nine Hundredths** _____ percentage points (**6.9900** %) to the Current Index. The Note Holder will then round the result of this addition to the ☒ Nearest ☐ Next Highest ☐ Next Lowest **One-Eighth** (**0.125** %). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

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

☐ **Interest-Only Period**

The "Interest-only Period" is the period from the date of this Note through **N/A** . For the interest-only period, after calculating my new interest rate as provided above, the Note Holder will then determine the amount of the monthly payment that would be sufficient to pay the interest which accrues on the unpaid principal of my loan. The result of this calculation will be the new amount of my monthly payment.

The "Amortization Period" is the period after the interest-only period. For the amortization period, after calculating my new interest rate as provided above, the Note Holder will then determine the amount of the monthly payment that would be sufficient to 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

(Please check appropriate boxes; if no box is checked, there will be no maximum limit on changes.)

- ☐ (1) There will be no maximum limit on interest rate changes.
- ☒ (2) The interest rate I am required to pay at the first Change Date will not be greater than **12.450** % or less than **10.4500** ^{subsequent} %.
- ☒ (3) My interest rate will never be increased or decreased on any ~~single~~ ^{subsequent} Change Date by more than **One and One-Half** percentage points (**1.5000** %) from the rate of interest I have been paying for the preceding period.
- ☒ (4) My interest rate will never be greater than **16.4500** %, which is called the "Maximum Rate."
- ☒ (5) My interest rate will never be less than **10.4500** %, which is called the "Minimum Rate."
- ☒ (6) My interest rate will never be less than the initial interest rate.
- ☒ (7) The interest rate I am required to pay at the first Change Date will not be greater than **12.450** % or less than **10.4500** ^{subsequent} %. Thereafter, my interest rate will never be increased or decreased on any ~~single~~ ^{subsequent} Change Date by more than **One and One-Half** percentage points (**1.5000** %) from the rate of interest I have been paying for the preceding period.

(E) Effective Date of Changes

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

(F) Notice of Changes

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

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER
Uniform Covenant 18 of the Security Instrument is amended to read as follows:

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


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

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

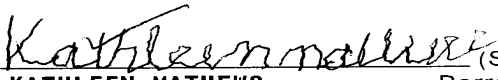
If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security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

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

****THERE ARE NON-OBLIGATED SIGNER(S) WHO MUST EXECUTE THIS DOCUMENT****

 (Seal) _____ (Seal)
MICHAEL YOUNG -Borrower -Borrower

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

 (Seal) _____ (Seal)
KATHLEEN MATHEWS -Borrower -Borrower

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

CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this **2nd** day of **March** **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
FREMONT INVESTMENT & LOAN

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

2901 NW 47TH TERRACE #140B, LAUDERDALE LAKES, FL 33313

[Property Address]

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

LAUDERDALE OAKS

[Name of Condominium Project]

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

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

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

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

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

VMP-8R (0411) Form 3140 1/01
Page 1 of 3 Initials: *K m*
VMP Mortgage Solutions, Inc.
(800)521-7291



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.

THIS INSTRUMENT PREPARED BY
AND TO BE RETURNED TO:
DOUGLAS C. ZAHM, P.A.
18830 U.S. 19 NORTH, SUITE 300
CLEARWATER, FL 33764

ASSIGNMENT OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS:

That **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**, party of the first part, in consideration of the sum of Ten Dollars (\$10.00), and other good and valuable considerations, received from or on behalf of **HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR NOMURA HOME EQUITY LOAN, INC. ASSET-BACKED CERTIFICATES SERIES 2006-FM2**, c/o Popular Mortgage Servicing, Inc., 121 Woodcrest Road, Cherry Hill, NJ 08003, party of the second part, at or before the ensembling and delivery of these presents, the receipt whereof is hereby acknowledged, does hereby grant, bargain, sell, assign, transfer and set over unto the said party of the second part that certain mortgage, dated March 2, 2006, made by **MICHAEL YOUNG AND KATHLEEN MATTHEWS**, in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**, and recorded in O. R. Book 41643, Page 964, Public Records of BROWARD County, Florida, upon the following described piece or parcel of land, situate and being in said County and State, to wit:

UNIT NO. 140B, BUILDING C-4, LAUDERDALE OAKS CONDOMINIUM I, ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF, AS RECORDED IN OFFICIAL RECORDS BOOK 3812, PAGE 1, OF THE PUBLIC RECORDS OF BROWARD COUNTY, FLORIDA.

Together with the note or obligation described in said mortgage, and the monies due and to become due thereon. This assignment is effective as of JUNE 1, 2008, and represents the written acknowledgment of a prior transfer.

TO HAVE AND TO HOLD the same unto the said party of the second part, its legal representatives, successors and assigns forever.

IN WITNESS WHEREOF, the said corporation has caused these presents to be executed in its, by its proper officers thereunto duly authorized, this 7 day of July, A.D., 2008.

Signed, sealed and delivered in the presence of:

Witness Signature

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Andre' Holmes

Witness Name (Typed or Printed)

Witness Signature

Witness Name (Typed or Printed)

BY:

Doug Battin, Vice President

STATE OF New Jersey

COUNTY OF Camden

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State aforesaid and in the County aforesaid, to take acknowledgments, personally appeared Doug Battin well known to me to be the Vice President of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**, a corporation, and that they severally acknowledged executing the same in the presence of two subscribing witnesses freely and voluntarily under authority duly vested in them by said corporation.

WITNESS my hand and seal in the County and State last aforesaid this 7 day of July, A.D., 2008.

Notary Public

My Commission Expires:

KELLY NEWMAN
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 11/5/2012

This Instrument Prepared By:
Record and Return to:
Rachel E. Frydman, Esq.
The Frydman Law Group, PLLC
7301 Wiles Road, Suite #201
Coral Springs, FL 33067

CLAIM OF LIEN

That **Lauderdale Oaks Condominium I, Inc.** (hereinafter referred to as "ASSOCIATION") a Florida non-profit Corporation, whose principal place of business address is c/o 2901 NW 47 Terr. #247, **Lauderdale Lakes, FL 33313**, files this Claim of Lien upon the following described real property, situate, lying and being in **Broward County, Florida**, to wit:

Unit No. 140B, Building C-4, LAUDERDALE OAKS CONDOMINIUM I, a Condominium according to the Declaration of Condominium thereof as recorded in Official Records Book 3812, Page 1, of the Public Records of Broward County, Florida, together with an undivided interests in the common elements appurtenant thereto.

The total amount of assessments secured by this Claim of Lien is **\$17,556.40**. The breakdown of said amount is as follows:

Balance due after Write off agreement with Board as of January 31, 2011 is \$2,532.40

Assessments due February 1, 2011 through December 31, 2011 at \$204.00 per Month for a total amount of \$2,244.00

Assessments due January 1, 2012 through December 31, 2016 at \$213.00 per Month for a total amount of \$12,780.00

The above amount does not take into consideration any payments received since the initial date of delinquency described above. This Claim of Lien secures interest plus late fees, if any, as well as costs and reasonable attorneys' fees incurred by the Association pursuant to, and as provided in, the recorded governing documents of the Association and Florida Statutes. Additionally, this Claim of Lien secures all assessments which come due, less any payments received, after the filing of this Claim of Lien. For payoff information, please contact the undersigned Law Firm.

The record owners of this unit/parcel are: **MICHAEL YOUNG AND KATHLEEN MATTHEWS**

IN WITNESS WHEREOF, ASSOCIATION has caused this Claim of Lien to be executed on the 14 day of December, 2016.

Lauderdale Oaks Condominium I, Inc.
c/o The Frydman Law Group, PLLC
7301 Wiles Road, Suite #201
Coral Springs, FL 33067

BY: _____

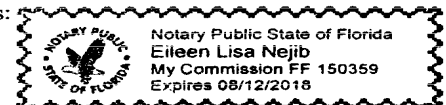

Rachel E. Frydman, Esq.
Agent for the Corporation

STATE OF FLORIDA
COUNTY OF BROWARD

The foregoing Claim of Lien was acknowledged before me this 14 day of December, 2016, by RACHEL E. FRYDMAN, who is personally known to me or has produced a driver's license as identification.


EILEEN L. NEJIB

Notary Public, State of Florida
My Commission Expires:



Case Number: COWE-17-000988 Division: 82
Filing # 51251669 E-Filed 01/17/2017 01:49:41 PM

IN THE COUNTY COURT IN AND FOR
BROWARD COUNTY, FLORIDA

CASE NO.:

LAUDERDALE OAKS CONDOMINIUM I, INC.,
a Florida non-profit corporation,

Plaintiff,

v.

MICHAEL YOUNG, KATHLEEN MATTHEWS, TENANT #1
and TENANT #2, the names being fictitious to account
for parties in possession, all UNKNOWN PARTIES
claiming by and through, under, and against the herein
named individual Defendants who are not known to be
dead or alive, whether said unknown parties may claim
an interest, as Spouses, Heirs, Devisees, Grantees, or
other Claimant, if any,

Defendants.

NOTICE OF LIS PENDENS

**TO: THE ABOVE-NAMED DEFENDANTS AND ALL OTHERS WHOM IT MAY
CONCERN:**

YOU ARE HEREBY NOTIFIED that a suit was instituted by the above-named Plaintiff against the
above-named Defendants seeking to foreclose a claim of lien by the Plaintiff encumbering the following
described real property located in Broward County, Florida:

**Unit No. 140B, Building C-4, LAUDERDALE OAKS CONDOMINIUM I, a
Condominium according to the Declaration of Condominium thereof as recorded in
Official Records Book 3812, Page 1, of the Public Records of Broward County,
Florida, together with an undivided interests in the common elements appurtenant
thereto,
Including the building and appurtenances located thereon and fixtures situated therein.**

Property Address: 2901 NW 47th Terrace #140B, Lauderdale Lakes, FL. 33313

DATED: January 16, 2017

THE FRYDMAN LAW GROUP, PLLC
3111 University Drive, Suite #403
Coral Springs, FL 33065
Telephone (954) 227-3916
Facsimile (954) 227-3917
Primary E-Mail: robin@frydmanlawgroup.com
Secondary E-Mail: rachel@frydmanlawgroup.com



Robin F. Frydman, Esq.
Florida Bar No. 826693

This law firm may be deemed a "debt collector" under the Fair Debt Collection Practices Act. We are attempting to
collect a debt, and any information obtained will be used for that purpose only.

INSTR # 112628960, OR BK 51224 PG 998, Page 1 of 1, Recorded 11/05/2014 at
04:16 PM, Broward County Commission, Deputy Clerk ERECORD

*** FILED: BROWARD COUNTY, FL Howard C. Forman, CLERK 11/5/2014 12:49:29 PM.***

IN THE COUNTY COURT
IN AND FOR BROWARD COUNTY, FLORIDA

PROGRESSIVE SELECT INS. CO.
a/s/o DENESE SCOTT,
Plaintiff,

vs.

CASE NO. COWE-14-008682

MICHAEL KEVIN YOUNG,
Defendant(s).

FINAL JUDGMENT (DEFAULT)

This Court having entered a Default against the Defendant(s), **MICHAEL KEVIN YOUNG** for failure to appear, serve or file any pleadings as required by the Florida Small Claims Rule 7.221, and the Court otherwise being fully advised in the premises it is hereby:

ORDERED AND ADJUDGED

1. Plaintiff, PROGRESSIVE SELECT INS. CO., a/s/o DENESE SCOTT, recovers from the Defendant(s), **MICHAEL KEVIN YOUNG** the principal sum of \$3824.22, costs of \$343.00, and prejudgment interest of \$332.45, making a total of \$4499.67, that shall bear interest at the rate of 4.75% until the amount of this Judgment is paid, for which all of the above let execution issue. This Court retains jurisdiction as to all other named parties.

2. It is further ordered and adjudged that the Defendant shall complete Florida Small Claims Rules Form 7.343 (Fact Information Sheet) and return it to the Plaintiff's attorney, within 45 days from the date of this final judgment, unless the final judgment is satisfied or a motion for new trial or notice of appeal is filed.

3. Jurisdiction of this case is retained to enter further orders that are proper to compel the Defendant complete form 7.343 and return it to the Plaintiff's attorney.

DONE AND ORDERED this 5 day of Nov 2014

COUNTY COURT JUDGE

Copies furnished to all parties.

Jordan M. Breitner, Esq., 8181 W. Broward Blvd., Suite 200, Plantation, FL 33324
MICHAEL KEVIN YOUNG, 2826 Van Buren St., Apt. 3, Hollywood, FL 33020

STATE OF FLORIDA, COUNTY OF BROWARD
I DO HEREBY certify that the within and foregoing is a true and correct copy of the original as the same was filed in the County Court of Broward County, Florida.
WITNESSED my hand and the Seal of said Court at Lauderdale
Florida, this 5th day of November, 2014.
Howard C. Forman
County Clerk

Claim No «FCST_Claim_Number_Subrogation»

Markcity, Rothman & Cantwell, PA

CLAIM OF LIEN

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

Today's Date: May 18, 2015

Invoice Number: 17827

Invoice Date: JULY 1, 2014

STATE OF FLORIDA,

COUNTY OF BROWARD:

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

TWO HUNDRED NINETY FIVE DOLLARS AND FIFTY FOUR 54/100 CENT(S), (\$295.54) for which the City claims a lien pursuant to City Code Section 12-50 (b) **AGAINST THE PERSON(S) AND/OR ENTITY HEREIN NAMED AND ALSO UPON THE FOLLOWING REAL PROPERTY WHERE THE VIOLATION OCCURRED** located in the City of Lauderhill, Broward County, Florida, which is described as follows:

NAME OF PERSON(S) OR ENTITY: SMALL, MILLICENT & YOUNG, MICHAEL

LEGAL DESCRIPTION: MAJESTIC GARDENS H CONDO UNIT 211

FOLIO #: 4941 36 DG 0220

PROPERTY ADDRESS WHERE VIOLATION OCCURRED: 4046 NW 19 STREET 211, LAUDERHILL

MAILING ADDRESS: 17 TANGLEWOOD LN FREEPORT NY 11520-1322

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

Affiant

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

WITNESSES:

WITNESS #1 - Sign Name Here

Print Name Here

WITNESS #2 - Sign Name Here

Print Name Here

Charles Faranda
CHARLES FARANDA, City Manager
City of Lauderhill
5581 W. Oakland Park Blvd. Lauderhill, FL, 33313

STATE OF FLORIDA:
COUNTY OF BROWARD:

I HEREBY CERTIFY that on this day before me, an officer duly qualified to take acknowledgements, personally appeared CHARLES FARANDA, City Manager of Lauderhill, personally known to me to be the person described therein and who executed the foregoing instrument and acknowledged before me that he executed same. SWORN TO and SUBSCRIBED before me in the County and State as/above said this 19th day of May, 2015.

Shani Langrin
NOTARY PUBLIC, State of Florida
Print Name: Shani Langrin
My Commission Expires:

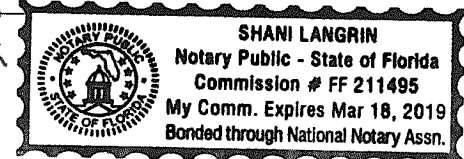
State of Florida:
Broward County:

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

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

19 day of May, 2015.
Andrea M. Anderson - Deputy City Clerk.
Andrea M. Anderson, City Clerk

This Space Reserved for County Recorder Use



**** FILED: BROWARD COUNTY, FL Howard C. Forman, CLERK 9/8/2015 3:12:13 PM.****

<input type="checkbox"/> 17th Judicial Circuit in and for Broward County <input type="checkbox"/> In the County Court in and for Broward County		FILED IN OPEN COURT CLERK OF THE CIRCUIT COURT BY <u>[Signature]</u> SEP 08 2015
DIVISION. <input type="checkbox"/> Criminal <input type="checkbox"/> Traffic <input type="checkbox"/> Other	CIVIL RESTITUTION LIEN FOR VICTIM ORDER	
THE STATE OF FLORIDA VS. <u>Michae l Young</u>		CASE NUMBER <u>14-15949 CFIOT</u>
<p style="text-align: center;">CHARGE <u>I-II</u> <u>Unlawh Poss</u> <u>III</u> <u>Crim Use</u> <u>IV</u> <u>Grand Theft</u></p> <p>This is hereby considered, ordered and adjudged that restitution amount of \$ <u>51,000</u> less any credits/or payments of \$ _____ previously ordered as restitution, be converted to a civil judgement pursuant to Florida Statute</p> <p>The clerk shall open a new case file and transfer the judgement to a civil division having proper jurisdiction</p> <p>Furthermore, the clerk shall waive any and all filing fees associated with the filing case</p> <p>DONE AND ORDERED THIS <u>8</u> DAY OF <u>Sept</u>, <u>2015</u>, IN</p> <p>BROWARD COUNTY, FLORIDA.</p> <p style="text-align: center;"><u>[Signature]</u> JUDGE</p> <p>COPIES COUNTY - CIRCUIT CIVIL</p>		

CLAIM OF LIEN
Attaches to BOTH Property and Name
Certificate of Use - Property Owner

Today's Date: Thursday, May 10, 2018

Invoice Date: Saturday, July 1, 2017

Invoice Number: 17827

STATE OF FLORIDA
COUNTY OF BROWARD

This Space Reserved for County Recorder Use.

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

NINE HUNDRED TWENTY FIVE DOLLARS AND TWENTY FOUR CENTS (\$\$ 925.24)

for which the City claims a lien pursuant to City Code Section 12-50 AGAINST THE PERSON(S) AND/OR ENTITY HEREIN NAMED AND ALSO UPON THE FOLLOWING REAL PROPERTY WHERE THE VIOLATION OCCURRED located in the City of Lauderhill, Broward County, Florida, which is described as follows:

NAME OF PERSON(S) OR ENTITY: SMALL, MILLICENT & YOUNG, MICHAEL

LEGAL DESCRIPTION: MAJESTIC GARDENS H CONDO UNIT 211

FOLIO #: 4941 36 DG 0220

PROPERTY ADDRESS WHERE VIOLATION OCCURRED: 4046 NW 19 STREET #211, LAUDERHILL FL 33313

MAILING ADDRESS: 17 TANGLEWOOD LN FREEPORT NY 11520-1322

NOTE: This principal LIEN amount shall bear interest at a rate consistent with statutory legal rate per annum plus incur any applicable late fees or penalties which shall also remain due. In addition, pursuant to Fla. Stat. 205.053 and 166.201, and Code section 12-50, you are responsible for all collection fees, attorneys fees and administration fees necessary for collections efforts for this lien. Affiant further states that the City is owed the amount stated for Local Business Taxes, Fees and/or Penalties which are required to be paid in order to conduct business within the City of Lauderhill. This amount is delinquent and due notice was initially given on or about Sunday, October 1, 2017, prior to the imposition of said lien and if the lien is claimed by one not in privity with

the owner that the City served its notice to owner on July 1, 2017 by U.S. Mail (method of service).

WITNESSES:

[Signature]
WITNESS #1 - Sign Name Here

Julie M Boukhar
Print Name Here

[Signature]
CHARLES FARANDA, City Manager
City of Lauderhill
5581 W. Oakland Park Blvd., Lauderhill, FL 33313

[Signature]
WITNESS #2 - Sign Name Here

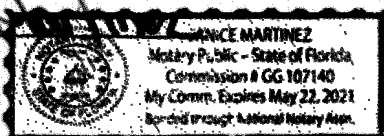
Alecia Medley
Print Name Here

STATE OF FLORIDA
COUNTY OF BROWARD

I HEREBY CERTIFY that on this day before me, an officer duly qualified to take acknowledgements, personally appeared CHARLES FARANDA, City Manager of Lauderhill, personally known to me to be the person described therein and who executed the foregoing instrument and acknowledged before me that he executed same. SWORN TO and SUBSCRIBED before me in the County and State as aforesaid this 29 day of May 2018

NOTARY PUBLIC, State of Florida

Print Name: [Signature]
My Commission Expires:



STATE OF FLORIDA
COUNTY OF BROWARD

I DO HEREBY CERTIFY the within is true and correct copy of the original of the City of Lauderhill, Broward County, Florida, WITNESS my hand and Official Seal at Lauderhill, Florida, this 29 day of May 2018

[Signature]
Andrea M. Anderson, City Clerk

RETURN TO:
City of Lauderhill Finance Dept.
5581 W. Oakland Park Blvd.
Lauderhill, FL 33313

NOTIFY

CORRECTED JUDGMENT BY DEFAULT UPON ASSESSMENT OF DAMAGES Mass. R. Civ. P. 55(b)(2)		Trial Court of Massachusetts The Superior Court																				
DOCKET NUMBER	Michael Joseph Donovan, Clerk of Court																					
1784CV03455																						
CASE NAME	COURT NAME & ADDRESS																					
New Horizon Communications Corp vs. All in One Telecom Systems Inc et al	Suffolk County Superior Court - Civil Suffolk County Courthouse, 12th Floor Three Pemberton Square Boston, MA 02108																					
JUDGMENT FOR THE FOLLOWING PLAINTIFF(S) New Horizon Communications Corp																						
JUDGMENT AGAINST THE FOLLOWING DEFENDANT(S) Alexander Viera All in One Telecom Systems Inc Michael Young																						
JUDGMENT ENTERED ON DOCKET June 26, 2018 PURSUANT TO THE PROVISIONS OF MASS. R. CIV. P. 58(a) AND NOTICE SEND TO PARTIES PURSUANT TO THE PRO- VISIONS OF MASS. R. CIV. P. 77(d) AS FOLLOWS																						
<p>This action came on to be heard before the Court, Hon. Douglas H Wilkins, presiding, upon the marking of the motion of above named Plaintiff(s), in the above entitled action, for a default Judgment by the Court, pursuant to Mass.R.Civ.P. 55(b) 2 and it appearing to the court that the complaint in said action was filed on 10/26/2017 and that the summons and complaint were duly served on the Defendant(s), and that no answer or other defense has been filed by the said defendant, and that default was entered in the office of the clerk of this court,</p> <p>After Hearing, it is ORDERED AND ADJUDGED: The plaintiff(s) named above recover of the defendant(s) named above, Jointly & Severally the "Judgment Total" with interest thereon as outlined below as provided by law.</p> <table border="1"><tr><td>1. Date of Breach, Demand or Complaint</td><td>10/26/2017</td></tr><tr><td>2. Date Judgment Entered</td><td>05/31/2018</td></tr><tr><td>3. Number of Days of Prejudgment Interest (line 2 - Line 1)</td><td>217</td></tr><tr><td>4. Annual Interest Rate of 0.12/365.25 = Daily Interest rate</td><td>.000329</td></tr><tr><td>5. Single Damages</td><td>\$75,115.99</td></tr><tr><td>6. Prejudgment Interest (lines 3x4x5)</td><td>\$5,362.76</td></tr><tr><td>7. Double or Treble Damages Awarded by Court (where authorized by law)</td><td>\$</td></tr><tr><td>8. Statutory Costs</td><td>\$280.00</td></tr><tr><td>9. Attorney Fees Awarded by Court (where authorized by law)</td><td>\$</td></tr><tr><td>10. JUDGMENT TOTAL PAYABLE TO PLAINTIFF(S) (Lines 5+6+7+8+9)</td><td>\$80,758.75</td></tr></table>			1. Date of Breach, Demand or Complaint	10/26/2017	2. Date Judgment Entered	05/31/2018	3. Number of Days of Prejudgment Interest (line 2 - Line 1)	217	4. Annual Interest Rate of 0.12/365.25 = Daily Interest rate	.000329	5. Single Damages	\$75,115.99	6. Prejudgment Interest (lines 3x4x5)	\$5,362.76	7. Double or Treble Damages Awarded by Court (where authorized by law)	\$	8. Statutory Costs	\$280.00	9. Attorney Fees Awarded by Court (where authorized by law)	\$	10. JUDGMENT TOTAL PAYABLE TO PLAINTIFF(S) (Lines 5+6+7+8+9)	\$80,758.75
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DATE JUDGMENT ENTERED 05/31/2018	CLERK OF COURTS/ ASST. CLERK X. <i>Janet M. Nelson</i>																					

Date/Time Printed: 06-25-2018 15:38:48

SCV060: 03/2017

This is to certify that on 8/29/2018, notice of this recording was sent, certified mail, to the Debtor(s) at the addresses given in the affidavit recorded concurrently herewith.



County Administrator

By *[Signature]*
Deputy

I HEREBY ATTEST AND CERTIFY ON
Aug. 14, 2018

THAT THE
FOREGOING DOCUMENT IS A FULL
TRUE AND CORRECT COPY OF THE
ORIGINAL ON FILE IN MY OFFICE
AND IN MY LEGAL CUSTODY

MICHAEL JOSEPH DONOVAN
CLERK/MAGISTRATE
SUFFOLK SUPERIOR CIVIL COURT
DEPARTMENT OF THE TRIAL COURT

By *[Signature]*
Asst. Clerk

JUDGMENT BY DEFAULT UPON ASSESSMENT OF DAMAGES Mass. R. Civ. P. 55(b)(2)		Trial Court of Massachusetts The Superior Court																					
DOCKET NUMBER	1784CV03455	Michael Joseph Donovan, Clerk of Court																					
CASE NAME	New Horizon Communications Corp vs. All in One Telecom Systems Inc et al	COURT NAME & ADDRESS Suffolk County Superior Court - Civil Suffolk County Courthouse, 12th Floor Three Pemberton Square Boston, MA 02108																					
JUDGMENT FOR THE FOLLOWING PLAINTIFF(S) New Horizon Communications Corp																							
JUDGMENT AGAINST THE FOLLOWING DEFENDANT(S) Michael Young																							
<p>This action came on to be heard before the Court, Hon. Douglas H Wilkins, presiding, upon the marking of the motion of above named Plaintiff(s), in the above entitled action, for a default Judgment by the Court, pursuant to Mass.R.Civ.P. 55(b) 2 and it appearing to the court that the complaint in said action was filed on 10/26/2017 and that the summons and complaint were duly served on the Defendant(s), and that no answer or other defense has been filed by the said defendant, and that default was entered in the office of the clerk of this court, and that no proceedings have been taken by said Defendant since said default was entered.</p> <p>After Hearing, it is ORDERED AND ADJUDGED:</p> <p>The plaintiff(s) named above recover of the defendant(s) named above, the "Judgment Total" with interest thereon as outlined below as provided by law</p> <table border="1"><tr><td>1. Date of Breach, Demand or Complaint</td><td>10/26/2017</td></tr><tr><td>2. Date Judgment Entered</td><td>05/18/2018</td></tr><tr><td>3. Number of Days of Prejudgment Interest (line 2 - Line1)</td><td>204</td></tr><tr><td>4. Annual Interest Rate of 0.12/365.25 = Daily Interest rate</td><td>.000329</td></tr><tr><td>5. Single Damages</td><td>\$83,898.78</td></tr><tr><td>6. Prejudgment Interest (lines 3x4x5)</td><td>\$5,630.95</td></tr><tr><td>7. Double or Treble Damages Awarded by Court (where authorized by law)</td><td>\$</td></tr><tr><td>8. Statutory Costs</td><td>\$0.00</td></tr><tr><td>9. Attorney Fees Awarded by Court (where authorized by law)</td><td>\$</td></tr><tr><td>10. JUDGMENT TOTAL PAYABLE TO PLAINTIFF(S) (Lines 5+6+7+8+9)</td><td>\$89,529.73</td></tr></table>				1. Date of Breach, Demand or Complaint	10/26/2017	2. Date Judgment Entered	05/18/2018	3. Number of Days of Prejudgment Interest (line 2 - Line1)	204	4. Annual Interest Rate of 0.12/365.25 = Daily Interest rate	.000329	5. Single Damages	\$83,898.78	6. Prejudgment Interest (lines 3x4x5)	\$5,630.95	7. Double or Treble Damages Awarded by Court (where authorized by law)	\$	8. Statutory Costs	\$0.00	9. Attorney Fees Awarded by Court (where authorized by law)	\$	10. JUDGMENT TOTAL PAYABLE TO PLAINTIFF(S) (Lines 5+6+7+8+9)	\$89,529.73
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10. JUDGMENT TOTAL PAYABLE TO PLAINTIFF(S) (Lines 5+6+7+8+9)	\$89,529.73																						
DATE JUDGMENT ENTERED 05/18/2018	CLERK OF COURTS/ASST. CLERK X <i>Michael Joseph Donovan</i>	JUDGMENT ENTERED ON DOCKET <i>May 18, 2018</i> PURSUANT TO THE PROVISIONS OF MASS. R. CIV. P. 55(b) AND NOTICE SENT TO PARTIES PURSUANT TO THE PROVISIONS OF MASS. R. CIV. P. 77(d) AS FOLLOWS																					

Date/Time Printed: 05-18-2018 09:31:22

I HEREBY ATTEST AND CERTIFY ON
Aug. 14, 2018, THAT THE
FOREGOING DOCUMENT IS A FULL
TRUE AND CORRECT COPY OF THE
ORIGINAL ON FILE IN MY OFFICE
AND IN MY LEGAL CUSTODY.

MICHAEL JOSEPH DONOVAN
CLERK / MAGISTRATE
SUFFOLK SUPERIOR CIVIL COURT
DEPARTMENT OF THE TRIAL COURT

BY *Debra M. Siller*
Asst. Clerk



County Administrator

By *[Signature]*
Deputy

This is to certify that on *8/29/2018*, notice of this recording was sent, certified mail, to the Debtor(s) at the addresses given in the affidavit recorded concurrently herewith.

4

**DECLARATION UNDER FLORIDA ENFORCEMENT OF
FOREIGN JUDGMENTS ACT, FLA. STAT. § 55.501, et seq.**

Doug Fabbriatore, being duly sworn, state under oath:

1. I am the Chief Executive Officer ("CEO") of New Horizon Communications Corp., the judgment creditor in this matter ("Creditor"). This Affidavit is made pursuant to the Florida Enforcement of Foreign Judgments Act, Fla. Stat. § 55.501, et seq.

2. Creditor is a judgment creditor pursuant to a judgment entered in the State of Massachusetts against Michael Young ("Judgment Debtor"), in the principal amount of \$83,898.78, plus prejudgment interest in the amount of \$5,630.95, for a total of \$89,529.73. A certified copy of the judgment has been filed with the Clerk of the Court of Broward County, Florida. A copy of such judgment is attached hereto as Exhibit A.

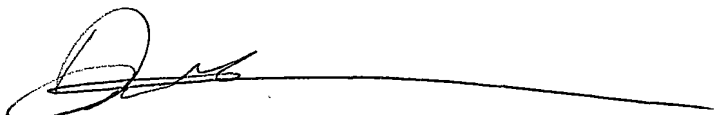
3. Upon information and belief, the last known address of the judgment creditor and judgment debtor are as follows:

Judgment Creditor: New Horizon Communications Corp, 200 Baker St., Suite 300, Concord, MA 01742

Judgment Debtor: 2159 NW 81st Terrace, Sunrise, FL 33322-3934
Michael Young

4. The address and telephone number of the attorney in this state for Creditors.: Alex P. Rosenthal, Esq., Rosenthal Law Group, 2115 North Commerce Parkway, Weston, Florida 33326 – 954.384.9200.

UNDER PENALTIES OF PERJURY, I DECLARE THAT I HAVE READ THE FOREGOING DECLARATION AND THAT THE FACTS STATED IN IT ARE TRUE.



Doug Fabbriatore, CEO New Horizon
Communications Corp., 08/21/2018

NOTIFY **15**

JUDGMENT BY DEFAULT UPON ASSESSMENT OF DAMAGES Mass. R. Civ. P. 55(b)(2)		Trial Court of Massachusetts The Superior Court	
DOCKET NUMBER 1784CV03455		Michael Joseph Donovan, Clerk of Court	
CASE NAME New Horizon Communications Corp vs. All in One Telecom Systems Inc et al		COURT NAME & ADDRESS Suffolk County Superior Court - Civil Suffolk County Courthouse, 12th Floor Three Pemberton Square Boston, MA 02108	
JUDGMENT FOR THE FOLLOWING PLAINTIFF(S) New Horizon Communications Corp			
JUDGMENT AGAINST THE FOLLOWING DEFENDANT(S) Michael Young			
<p>This action came on to be heard before the Court, Hon. Douglas H Wilkins, presiding, upon the marking of the motion of above named Plaintiff(s), in the above entitled action, for a default Judgment by the Court, pursuant to Mass.R.Civ.P. 55(b) 2 and it appearing to the court that the complaint in said action was filed on 10/26/2017 and that the summons and complaint were duly served on the Defendant(s), and that no answer or other defense has been filed by the said defendant, and that default was entered in the office of the clerk of this court, and that no proceedings have been taken by said Defendant since said default was entered.</p> <p>After Hearing, it is ORDERED AND ADJUDGED:</p> <p>The plaintiff(s) named above recover of the defendant(s) named above, the "Judgment Total" with interest thereon as outlined below as provided by law</p>			
1. Date of Breach, Demand or Complaint		10/26/2017	
2. Date Judgment Entered		05/18/2018	
3. Number of Days of Prejudgment Interest (line 2 - Line1)		204	
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5. Single Damages		\$83,898.78	
6. Prejudgment Interest (lines 3x4x5)		\$5,630.95	
7. Double or Treble Damages Awarded by Court (where authorized by law)		\$	
8. Statutory Costs		\$.00	
9. Attorney Fees Awarded by Court (where authorized by law)		\$	
10. JUDGMENT TOTAL PAYABLE TO PLAINTIFF(S) (Lines 5+6+7+8+9)		\$89,529.73	
DATE JUDGMENT ENTERED 05/18/2018		CLERK OF COURTS/ASST. CLERK X <i>Michael Joseph Donovan</i> JUDGMENT ENTERED ON DOCKET <i>may 23 2018</i> PURSUANT TO THE PROVISIONS OF MASS. R. CIV. P. 55(b)	

Date/Time Printed: 05-18-2018 09:31:22

I HEREBY ATTEST AND CERTIFY ON
Aug.14, 2018

THAT THE
FOREGOING DOCUMENT IS A FULL
TRUE AND CORRECT COPY OF THE
ORIGINAL ON FILE IN MY OFFICE,
AND IN MY LEGAL CUSTODY.

MICHAEL JOSEPH DONOVAN
CLERK / MAGISTRATE
SUFFOLK SUPERIOR CIVIL COURT
DEPARTMENT OF THE TRIAL COURT

BY

Asst. Clerk

EXHIBIT

A

CLAIM OF LIEN

Today's Date: 4/23/19

Invoice Number: 17825

Invoice Date: JULY 1, 2018

(STATE OF FLORIDA,
COUNTY OF BROWARD)

This Space Reserved for County Recorder Use

BEFORE ME, the undersigned authority, personally appeared Charles Faranda, City Manager of the City of LAUDERHILL, FLORIDA, A municipal corporation organized and existing under the laws of the State of Florida, and that in compliance with City of Lauderhill City Code Section 12-50, the CITY OF LAUDERHILL hereby imposes this LIEN for delinquent Local Business Tax, Fees and/or Penalties which are due and owing including recording fees in the total principal of:

THREE HUNDRED AND NINETY-SEVEN DOLLARS AND TWENTY-TWO CENTS. (\$397.22) which there remains unpaid) which the City claims a lien pursuant to City Code Section 12-50(b) AGAINST THE PERSON OR ENTITY HERE IN NAMED AND ALSO UPON THE FOLLOWING REAL PROPERTY WHERE THE VIOLATION OCCURRED the following described real property in the City of Lauderhill, Broward County, Florida, and is described as follows:

NAME OF PERSON(S) OR ENTITY: SMART, ANGELA & YOUNG, MICHAEL

LEGAL DESCRIPTION: MAJESTIC GARDENS H CONDO UNIT 409

FOLIO: 4941 36 DG 0420

PROPERTY ADDRESS: 4046 NW 19 STREET #409, LAUDERHILL FL 33313

MAILING ADDRESS: 10441 HERON LAKE DR RIVERVIEW FL 33578-3957

NOTE: This principal LIEN amount shall bear interest at a rate consistent with stator legal rate per annum plus incur any applicable fees or penalties which shall remain due. In addition, pursuant to Fl. Stat. 205.003 and 165.201 and Code section 12-50, you responsible for all collection fees, attorney's fees and administration fees necessary for collections efforts for this lien.

Affiant further states that the City is owed the amount stated for Local Business Taxes and/or Penalties which are required to be paid in order to conduct business within the City of Lauderhill. The amount is delinquent and due notice was initially given on or about (10/1/2018), prior to the imposition of said liens is claimed by one not in private with the owner that the City served its notice to owner on (7/1/2018) by US Mail

WITNESSES:

WITNESS #1 - Sign Name Here

Print Name Here

WITNESS #2 - Sign Name Here

Print Name Here

CHARLES FARANDA, City Manager
City of Lauderhill
5581 W. Oakland Park Blvd. Lauderhill, FL, 33313

STATE OF FLORIDA)
COUNTY OF BROWARD)

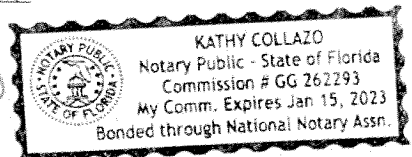
I HEREBY CERTIFY that on this day before me, an officer duly qualified to take acknowledgements, personally appeared CHARLES FARANDA, City Manager of Lauderhill, personally known to me to be the person described therein and who executed the foregoing instrument and acknowledge before me that he executed same. SWORN TO and SUBSCRIBED before me in the County and State as aforesaid this 24 day of April, 2019.

NOTARY PUBLIC, State of Florida

Print Name:

My Commission Expires:

State of Florida)
Broward County)



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

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

25 day of April, AD 2019

Andrea M. Anderson, City Clerk

CLAIM OF LIEN

Today's Date: 4/23/19

Invoice Number: 17827

Invoice Date: JULY 1, 2018

(STATE OF FLORIDA,
COUNTY OF BROWARD)

This Space Reserved for County Recorder Use

BEFORE ME, the undersigned authority, personally appeared Charles Faranda, City Manager of the City of LAUDERHILL, FLORIDA, A municipal corporation organized and existing under the laws of the State of Florida, and that in compliance with City of Lauderhill City Code Section 12-50, the CITY OF LAUDERHILL hereby imposes this LIEN for delinquent Local Business Tax, Fees and/or Penalties which are due and owing including recording fees in the total principal of:

ONE THOUSAND SIX HUNDRED AND EIGHTEEN 00/100. (\$1,618.00) which there remains unpaid) which the City claims a lien pursuant to City Code Section 12-50(b) AGAINST THE PERSON OR ENTITY HERE IN NAMED AND ALSO UPON THE FOLLOWING REAL PROPERTY WHERE THE VIOLATION OCCURRED the following described real property in the City of Lauderhill, Broward County, Florida, and is described as follows:

NAME OF PERSON(S) OR ENTITY: SMALL, MILLICENT & YOUNG, MICHAEL

LEGAL DESCRIPTION: MAJESTIC GARDENS H CONDO UNIT 211

FOLIO: 4941 36 DG 0220

PROPERTY ADDRESS: 4046 NW 19 STREET #206, LAUDERHILL FL 33313

MAILING ADDRESS: 17 TANGLEWOOD LN FREEPORT NY 11520-1322

NOTE: This principal LIEN amount shall bear interest at a rate consistent with stator legal rate per annum plus incur any applicable fees or penalties which shall remain due. In addition, pursuant to Fl. Stat. 205.003 and 165.201 and Code section 12-50, you responsible for all collection fees, attorney's fees and administration fees necessary for collections efforts for this lien.

Affiant further states that the City is owed the amount stated for Local Business Taxes and/or Penalties which are required to be paid in order to conduct business within the City of Lauderhill. The amount is delinquent and due notice was initially given on or about (10/1/2018), prior to the imposition of said liens is claimed by one not in private with the owner that the City served its notice to owner on (7/1/2018) by US Mail

WITNESSES:

WITNESS #1 - Sign Name Here

Print Name Here

WITNESS #2 - Sign Name Here

Print Name Here

CHARLES FARANDA, City Manager
City of Lauderhill
5581 W. Oakland Park Blvd. Lauderhill, FL, 33313

STATE OF FLORIDA)
COUNTY OF BROWARD)

I HEREBY CERTIFY that on this day before me, an officer duly qualified to take acknowledgements, personally appeared CHARLES FARANDA, City Manager of Lauderhill, personally known to me to be the person described therein and who executed the foregoing instrument and acknowledge before me that he executed same, SWORN TO and SUBSCRIBED before me in the County and State as aforesaid this 24 day of April, 2019.

Print Name:

NOTARY PUBLIC, State of Florida

My Commission Expires:

State of Florida)
Broward County)

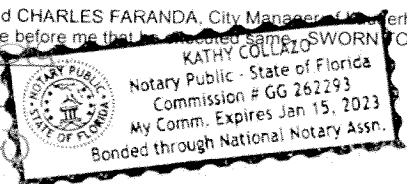
Return to:
City of Lauderhill Finance Dept.
5581 W Oakland Park
Lauderhill, FL 33313

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

25 day of April, 2019

Andrea M. Anderson, City Clerk

Andrea m. Andu



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

Case Number: 00-0011336-CA

In Re:
BASCOMBE,PAMELA D
* CONFIDENTIAL ADDRESS *

Petitioner

vs.

YOUNG,MICHAEL D
1504 NW 56 AVE #2
LAUDERHILL, FL 33313-
Respondent

JUDGMENT / CERTIFICATE OF DELINQUENCY

The undersigned, being the duly authorized and responsible local depository for court-ordered support payments pursuant to F.S.61.181 , in BROWARD County hereby certifies that

YOUNG,MICHAEL D
has failed to pay into the depository the court-ordered support payment as mandated by the current Support Order in this cause. As of this date, the total support arrearage is \$6143.82 balance at terms, not including any costs or fees.

I further certify that YOUNG,MICHAEL D was issued a Notice of Delinquency on 10/25/2010 , and thirty (30) or more days have elapsed since the delinquent payment referenced above was due. Pursuant to F.S.61.14 this Certificate evidences a Final Judgment by operation of law for all past due and future payments together with all applicable costs and fees as otherwise provided by law for which execution may issue and which has the full force, effect and attributes of a Judgment entered by a Court in the State of Florida.

Dated this 16th day of November, 2010

HOWARD C. FORMAN
CLERK OF COURT



By:
Deputy Clerk

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

Case Number: 09-0002184-CA

In Re:
PEREZ,MARGARET
* CONFIDENTIAL ADDRESS *

Petitioner

vs.

YOUNG,MICHAEL
2815 NW 92 ST #B
MIAMI, FL 33147-3549
Respondent

JUDGMENT / CERTIFICATE OF DELINQUENCY

The undersigned, being the duly authorized and responsible local depository for court-ordered support payments pursuant to F.S.61.181 , in BROWARD County hereby certifies that

YOUNG,MICHAEL

has failed to pay into the depository the court-ordered support payment as mandated by the current Support Order in this cause. As of this date, the total support arrearage is \$5640.00 balance at terms, not including any costs or fees.

I further certify that YOUNG,MICHAEL was issued a Notice of Delinquency on 1/30/2012 , and thirty (30) or more days have elapsed since the delinquent payment referenced above was due. Pursuant to F.S.61.14 this Certificate evidences a Final Judgment by operation of law for all past due and future payments together with all applicable costs and fees as otherwise provided by law for which execution may issue and which has the full force, effect and attributes of a Judgment entered by a Court in the State of Florida.

Dated this 21st day of February, 2012

HOWARD C. FORMAN
CLERK OF COURT



By:
Deputy Clerk



ENVIRONMENTAL PROTECTION AND GROWTH MANAGEMENT DEPARTMENT
Permitting, Licensing & Consumer Protection Division
Contractor Licensing and Enforcement
1 North University Drive, Box #302 ~ Plantation, FL 33324-2038 ~ Phone 954-765-4400

IN RE:

Young, Michael
1700 NW 65th Avenue, Suite 9
Plantation, FL 33323

Respondent. /

Hearing Date: 03/09/2012
Hearing Officer: Lisa Macchi, Esq.
Case No.: 11-0341
Issuing Officer: D. Aiken

ORDER

An administrative hearing was held on this date before the undersigned hearing officer in accordance with Section 9-121, et seq. of the Broward County Code of Ordinances (the "Code"). Service upon the Respondent was obtained in accordance with Section 9-16 of the Code. The Respondent being duly advised was/was not present at the hearing.

After having heard testimony under oath, receiving evidence, and hearing argument of the respective parties, and based upon the clear and convincing evidence presented, the ruling of the charge(s) are hereby held to be:

Citation Number: BC201658

Violation: 9-120 (b)(11)

Penalty \$ 500 -

☒ Valid ☐ Invalid ☐ Dismissed

Violation: 9-120 (b)(6)

Penalty \$ 500 -

☒ Valid ☐ Invalid ☐ Dismissed

Violation: 9-120 (b)(7)

Penalty \$ -

☐ Valid ☐ Invalid ☒ Dismissed

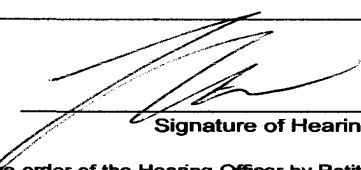
Administrative Costs \$ -

Total Amount Due \$ 1000 -

☒ Further, pursuant to Section 9-122 of the Code, the undersigned orders the respondent to cease and desist from engaging in the business of contracting without holding the required certification.

☐ Further, pursuant to Section 9-122 of the Code, the undersigned recommends that the applicable Central Examining Board provide Complainant with reimbursement from the Central Examining Board's Restitution Trust Fund in the amount of \$ -

Comments: _____


Signature of Hearing Officer

Any Aggrieved Party, including Local Governing Body, may appeal a final administrative order of the Hearing Officer by Petition for Writ of Certiorari to the Seventeenth Judicial Circuit Court. Such an appeal shall not be a Hearing De Novo but shall be limited to appellate review of the record created before the Hearing Officer. In accordance with Section 162.11, Florida Statutes, any such appeal must be filed within thirty (30) days of the issuance of the order to be appealed. If a person desires to appeal any decision regarding any matter considered at these hearings, such person will need a record of the proceedings for such purpose and may need to ensure that a verbatim record of the proceedings being appealed is made (which includes testimony and evidence upon which the appeal is to be based).

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<input type="checkbox"/> 17th Judicial Circuit in and for Broward County <input type="checkbox"/> In the County Court in and for Broward County		
DIVISION: <input type="checkbox"/> Criminal <input type="checkbox"/> Traffic <input type="checkbox"/> Other	CIVIL RESTITUTION LIEN FOR VICTIM ORDER	
THE STATE OF FLORIDA VS. <i>Michael Alfred Young</i> DEFENDANT		CASE NUMBER <i>0811714CF/A</i>
<p>CHARGE <i>1) Littering Fong Invt</i> <i>2) Grand Theft</i></p> <p>It is hereby considered, ordered and adjudged that restitution amount of \$ <i>1422.20</i> less any credits/or payments of \$ <i>—</i> previously ordered as restitution, be converted to a civil judgement pursuant to Florida Statute.</p> <p>The clerk shall open a new case file and transfer the judgement to a civil division having proper jurisdiction.</p> <p>Furthermore, the clerk shall waive any and all filing fees associated with the filing case.</p> <p>DONE AND ORDERED THIS <i>13</i> DAY OF <i>August</i>, <i>08</i>, IN BROWARD COUNTY, FLORIDA.</p> <p><i>[Signature]</i> JUDGE</p> <p>COPIES: County - Circuit Civil</p>		

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

DATE: January 2nd, 2020
PROPERTY ID # 494125-AF-0390 (TD # 43748)

WARNING

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

MICHAEL YOUNG
2901 N.W. 47TH TERRACE #140B
LAUDERDALE LAKES, FL 33313

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 2901 NW 47 TER #140B, LAUDERDALE LAKES, FL 33313 IS BEING SCHEDULED FOR TAX DEED AUCTION. ONCE THE PROPERTY IS SOLD, UNPAID TAXES CAN NO LONGER BE REDEEMED. OTHER TAX YEARS MAY BE OWED BUT NOT INCLUDED IN THE AMOUNT BELOW, PLEASE CALL FOR MORE INFORMATION.

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

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

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

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

* Estimated Amount due if paid by January 31, 2020\$4,512.28

Or

* Estimated Amount due if paid by February 18, 2020\$4,565.25

THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON February 19, 2020 UNLESS ALL BACK TAXES ARE PAID PRIOR TO AUCTION.

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

FOR TAX DEEDS PROCESS AND AUCTION RULES, PLEASE VISIT

www.broward.org/recordstaxestreasury

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

DATE: January 2nd, 2020
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HSBC BANK USA
ONE HSBC CENTER
BUFFALO, NY 14203

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HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR
NOMURA HOME EQUITY LOAN, INC.
ASSET-BACKED CERTIFICATES SERIES 2006-FM2
C/O POPULAR MORTGAGE SERVICING, INC.
121 WOODCREST ROAD
CHERRY HILL, NJ 08003

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DATE: January 2nd, 2020

PROPERTY ID # 494125-AF-0390 (TD # 43748)

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BROWARD COUNTY
CLERK OF THE CIRCUIT COURT
201 SE 6TH STREET
FORT LAUDERDALE, FL 33301

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

DATE: January 2nd, 2020

PROPERTY ID # 494125-AF-0390 (TD # 43748)

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BROWARD COUNTY ENVIRONMENTAL PROTECTION
AND GROWTH MANAGEMENT DEPARTMENT
PERMITTING, LICENSING & CONSUMER & ENFORCEMENT
1 NORTH UNIVERSITY DRIVE, BOX #302
PLANTATION, FL 33324-2038

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PROPERTY ID # 494125-AF-0390 (TD # 43748)

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

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DATE: January 2nd, 2020
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LAUDERDALE OAKS CONDOMINIUM I, INC.
2901 NW, 47TH TERRACE
LAUDERDALE LAKES, FL 33313

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LAUDERDALE OAKS CONDOMINIUM I, INC.
2901 NW 47 TERR. #247
LAUDERDALE LAKES, FL 33313

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LAUDERDALE OAKS CONDOMINIUM I, INC.
ROBIN F FRYDMAN, ESQ.
THE FRYDMAN LAW GROUP, PLLC
3111 UNIVERSITY DRIVE, SUITE #403
CORAL SPRINGS, FL 33065

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NEW HORIZON COMMUNICATIONS CORP
200 BAKER ST., SUITE 300
CONCORD, MA 01742

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NEW HORIZON COMMUNICATIONS CORP
ALEX P. ROSENTHAL, ESQ.
ROSENTHAL LAW GROUP
2115 NORTH COMMERCE PARKWAY
WESTON, FL 33326

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

DATE: January 2nd, 2020

PROPERTY ID # 494125-AF-0390 (TD # 43748)

WARNING

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

PROGRESSIVE SELECT INS. CO
A/S/O DENISE SCOTT
6300 WILSON MILLS ROAD
MAYFIELD VILLAGE, OH 44143

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 2901 NW 47 TER #140B, LAUDERDALE LAKES, FL 33313 IS BEING SCHEDULED FOR TAX DEED AUCTION. ONCE THE PROPERTY IS SOLD, UNPAID TAXES CAN NO LONGER BE REDEEMED. OTHER TAX YEARS MAY BE OWED BUT NOT INCLUDED IN THE AMOUNT BELOW, PLEASE CALL FOR MORE INFORMATION.

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

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

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

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

* Estimated Amount due if paid by January 31, 2020\$4,512.28

Or

* Estimated Amount due if paid by February 18, 2020\$4,565.25

THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON February 19, 2020 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

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WALTER M SILVA, REGISTERED AGENT
O/B/O LAUDERDALE OAKS CONDOMINIUM I, INC.
2901 NW, 47TH TERRACE APT. #247
LAUDERDALE LAKES, FL

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

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

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

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DOUGLAS C. ZAHM, P.A.
18830 U.S. 19 NORTH, SUITE 300
CLERARWATER, FL 33764

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FREMONT INVESTMENT & LOAN
2727 E. IMPERIAL HIGHWAY
BREA, CA 92821

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FREMONT INVESTMENT & LOAN
P.O. BOX 34078
FULLERTON, CA 92834

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JORDAN M. BREITNER, ESQ
8181 W BROWARD BLVD STE 200
PLANTATION, FL 33324

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KATHLEEN MATTHEWS
2901 NW 47 TERRACE #140B
LAUDERDALE LAKES, FL 33313

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LAUDERDALE OAKS CONDOMINIUM #1, INC
3061 NW 47TH TERRACE, BOX #350
LAUDERDALE LAKES, FL 33313

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MICHAEL D. YOUNG
1504 NW 56 AVE #2
LAUDERHILL, FL 33313

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RECORDS, TAXES AND TREASURY DIVISION/TAX DEED SECTION

DATE: January 2nd, 2020
PROPERTY ID # 494125-AF-0390 (TD # 43748)

WARNING

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

MICHAEL KEVIN YOUNG
2826 VAN BUREN ST., APT 3
HOLLYWOOD, FL 33020

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 2901 NW 47 TER #140B, LAUDERDALE LAKES, FL 33313 IS BEING SCHEDULED FOR TAX DEED AUCTION. ONCE THE PROPERTY IS SOLD, UNPAID TAXES CAN NO LONGER BE REDEEMED. OTHER TAX YEARS MAY BE OWED BUT NOT INCLUDED IN THE AMOUNT BELOW, PLEASE CALL FOR MORE INFORMATION.

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

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

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

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

* Estimated Amount due if paid by January 31, 2020\$4,512.28

Or

* Estimated Amount due if paid by February 18, 2020\$4,565.25

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

FOR TAX DEEDS PROCESS AND AUCTION RULES, PLEASE VISIT

www.broward.org/recordstaxestreasury

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

DATE: January 2nd, 2020
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MICHAEL YOUNG
4046 NW 19 STREET #211
LAUDERHILL, FL 33313

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DATE: January 2nd, 2020
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MICHAEL YOUNG
17 TANGLEWOOD LANE
FREEPORT, NY 11520-1322

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MICHAEL YOUNG
2159 NW 81ST TERRACE
SUNRISE, FL 33322-3934

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RECORDS, TAXES AND TREASURY DIVISION/TAX DEED SECTION

DATE: January 2nd, 2020
PROPERTY ID # 494125-AF-0390 (TD # 43748)

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MICHAEL YOUNG
2815 NW 9S ST #B
MIAMI, FL 33147-3549

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MICHAEL YOUNG
1700 NW 65TH AVENUE, SUITE 9
PLANTATION, FL 33323

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MICHAEL YOUNG
4046 NW 19 ST UNIT 409
LAUDERHILL, FL 33313

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MICHAEL YOUNG
10441 HERON LAKE DR
RIVERVIEW, FL 33578-3957

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

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RACHEL E. FRYDMAN ESQ.
THE FRYDMAN LAW GROUP, PLLC
7301 WILES ROAD, SUITE #201
CORAL SPRINGS, FL 33067

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THE FREYDMAN LAW GROUP, PLLC
3111 UNIVERSITY DRIVE, SUITE #403
CORAL SPRINGS, FL 33065

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

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Postage

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Total Post

\$

Sent To

Street and

City, State, ZIP+4[®]

TD 43748 FEBRUARY 2020 WARNING

MICHAEL YOUNG

2901 N.W. 47TH TERRACE #140B

LAUDERDALE LAKES, FL 33313

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

See Reverse for Instructions

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Extra Services & Fees (check box, add fee as appropriate)	
<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 43748 FEBRUARY 2020 WARNING
HSBC BANK USA
ONE HSBC CENTER
BUFFALO, NY 14203

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- | | | |
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| <input type="checkbox"/> Certified Mail Restricted Delivery | \$ | |
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| <input type="checkbox"/> Adult Signature Restricted Delivery | \$ | |

Postmark
Here

Postage

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Total

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Sent

Street

City, S.

TD 43748 FEBRUARY 2020 WARNING

HSBC BANK USA, NATL. ASSOC. AS TRUSTEE FOR NOMURA HOME
EQUITY LOAN, INC. ASSET-BACKED CERTIFICATES SERIES 2006-FM2
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BROWARD COUNTY
CLERK OF THE CIRCUIT COURT
201 SE 6TH STREET
FORT LAUDERDALE, FL 33301

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BROWARD COUNTY ENVIRONMENTAL PROTECTION & GROWTH MGMT.
DEPT. PERMITTING, LICENSING & CONSUMER PROTECTION DIV.
CONTRACTOR LICENSING AND ENFORCEMENT
1 NORTH UNIVERSITY DRIVE, BOX #302
PLANTATION, FL 33324-2038

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<input type="checkbox"/> Certified Mail Restricted Delivery	\$ _____
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FINANCE DEPT
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LAUDERHILL, FL 33313

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CONDOMINIUM I, INC.

2901 NW, 47TH TERRACE

LAUDERDALE LAKES, FL 33313

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<input type="checkbox"/> Certified Mail Restricted Delivery	\$	
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CONDOMINIUM I, INC.

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2901 NW 47 TERR. #247

City, State

LAUDERDALE LAKES, FL 33313

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LAUDERDALE OAKS CONDOMINIUM I, INC.
ROBIN F FRYDMAN, ESQ.
THE FRYDMAN LAW GROUP, PLLC
3111 UNIVERSITY DRIVE, SUITE #403
CORAL SPRINGS, FL 33065

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NEW HORIZON COMMUNICATIONS CORP
ALEX P. ROSENTHAL, ESQ.
ROSENTHAL LAW GROUP
2115 NORTH COMMERCE PARKWAY
WESTON, FL 33326

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6300 WILSON MILLS ROAD

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WALTER M SILVA, REGISTERED AGENT
O/B/O LAUDERDALE OAKS CONDOMINIUM I, INC.
2901 NW, 47TH TERRACE APT. #247
LAUDERDALE LAKES, FL 33313

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LAUDERDALE LAKES, FL 33319

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8181 W BROWARD BLVD STE 200
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CITY OF LAUDERHILL
ATTN: ANA SANCHEZ
5581 W. OAKLAND PARK BLVD.
LAUDERHILL, FL 33313

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CLERARWATER, FL 33764

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LAUDERDALE LAKES, FL 33313

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MICHAEL YOUNG
2159 NW 81ST TERRACE
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MICHAEL YOUNG

4046 NW 19 ST UNIT 409

LAUDERHILL, FL 33313

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

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

For delivery information, visit our website at 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 and

\$

Sent To

Street and Apt. No.

City, State, ZIP+4

TD 43748 FEBRUARY 2020 WARNING
RACHEL E. FRYDMAN ESQ.
THE FRYDMAN LAW GROUP, PLLC
7301 WILES ROAD, SUITE #201
CORAL SPRINGS, FL 33067

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

See Reverse for Instructions

7019 2280 0000 6056 2208

U.S. Postal ServiceTM
CERTIFIED MAIL[®] RECEIPT
Domestic Mail Only

For delivery information, visit our website at 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

City, State, ZIP+4

TD 43748 FEBRUARY 2020 WARNING
THE FREYDMAN LAW GROUP, PLLC
3111 UNIVERSITY DRIVE, SUITE #403
CORAL SPRINGS, FL 33065

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

See Reverse for Instructions

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

TD 43748 FEBRUARY 2020 WARNING
LAUDERDALE OAKS CONDOMINIUM I, INC.
ROBIN F FRYDMAN, ESQ.
THE FRYDMAN LAW GROUP, PLLC
3111 UNIVERSITY DRIVE, SUITE #403
CORAL SPRINGS, FL 33065



9590 9402 4173 8092 1595 46

2. Article Number (Transfer from PS Form 3811)

7019 2280 0000 6056 1959

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1?
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

☐ Delivery Restricted Delivery
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 43748 FEBRUARY 2020 WARNING
THE FREYDMAN LAW GROUP, PLLC
3111 UNIVERSITY DRIVE, SUITE #403
CORAL SPRINGS, FL 33065



9590 9402 4618 8323 4198 67

2. Article Number (Transfer from service label)

7019 2280 0000 6056 2208

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

3. Service Type

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

Mail

Mail Restricted Delivery

.00)

☐ 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 43748 FEBRUARY 2020 WARNING
CITY OF LAUDERHILL
ATTN: ANA SANCHEZ
5581 W. OAKLAND PARK BLVD.
LAUDERHILL, FL 33313



9590 9402 4618 8323 4199 80

2. Article Number (Transfer from service label)

7019 2280 0000 6056 2031

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X T. Brown

☐ Agent☐ Addressee

B. Received by (Printed Name)

T. Brown

C. Date of Delivery

1.13.20

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

3. Service Type

☐ Adult Signature☐ Adult Signature Restricted Delivery☐ Certified Mail®☐ Certified Mail Restricted Delivery☐ Collect on Delivery☐ Collect on Delivery Restricted Delivery☐ Insured☐ Insured Restricted Delivery☐ Signature Confirmation☐ Signature Confirmation Restricted Delivery☐ Priority Mail Express®☐ Registered Mail™☐ Registered Mail Restricted Delivery☐ Return Receipt for Merchandise☐ Signature Confirmation™☐ Signature Confirmation Restricted Delivery

Domestic Return Receipt

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

TD 43748 FEBRUARY 2020 WARNING
CITY OF LAUDERHILL
FINANCE DEPT
5581 W OAKLAND PARK
LAUDERHILL, FL 33313



9590 9402 4173 8092 1595 91

2. Article Number (Transfer from service label)

7019 2280 0000 6056 1928

COMPLETE THIS SECTION ON DELIVERY

A. Signature

x T. Brown

☐ Agent☐ Addressee

B. Received by (Printed Name)

T. Brown

C. Date of Delivery

2-20

D. Is delivery address different from item 1?

☐ Yes

If YES, enter delivery address below:

☐ No

3. Service Type

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

Mail

Mail Restricted Delivery

(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 43748 FEBRUARY 2020 WARNING
 NEW HORIZON COMMUNICATIONS CORP
 ALEX P. ROSENTHAL, ESQ.
 ROSENTHAL LAW GROUP
 2115 NORTH COMMERCE PARKWAY
 WESTON, FL 33326



9590 9402 4173 8092 1595 22

2. Article Number (Transfer from service label)

7019 2280 0000 6056 1973

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)

Ashley Thomas

C. Date of Delivery

1/13/20

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

3. Service Type

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

Mail

Mail Restricted Delivery

(0)

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

01/16/20

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 it to you.
- Attach this card to the back of the mailpiece, space permits.

1. Used to:

TD 43748 FEBRUARY 2020 WARNING

WALTER M. SILVA, REGISTERED AGENT
 O/B/O LAUDERDALE OAKS CONDOMINIUM I, INC.
 2901 NW, 47TH TERRACE APT. #247
 LAUDERDALE LAKES, FL 33313



9590 9402 4173 8092 1595 08

2. Article Number (Transfer from service label)

7019 2280 0000 6056 1997

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X *Walter Silva*☐ Agent☐ Addressee

B. Received by (Printed Name)

WALTER SILVA

C. Date of Delivery

11/10/20

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

3. Service Type

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

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

Mail

Mail Restricted Delivery

(0)

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

Domestic Return Receipt

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

TD 43748 FEBRUARY 2020 WARNING
C T CORPORATION SYSTEM
HSBC BANK USA
1200 SOUTH PINE ISLAND ROAD
PLANTATION, FL 33324



9590 9402 4173 8092 1594 92

2. Article Number (Transfer from service label)

7019 2280 0000 6056 2000

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature **RECEIVED**

X

☐ Agent☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

CT CORP.

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 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 43/48 FEBRUARY 2020 WARNING
CITY OF LAUDERDALE LAKES
4300 NW 36 ST
LAUDERDALE LAKES, FL 33319



9590 9402 4173 8092 1594 85

2. Article Number (Transfer from service label)

7019 2280 0000 6056 2017

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X *Meredith*

- ☒ Agent
☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

1/10/2020

- 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.

1. Article Addressed to:

TD 43748 FEBRUARY 2020 WARNING
BROWARD COUNTY ENVIRONMENTAL PROTECTION & GROWTH
MGMT. DEPT. PERMITTING, LICENSING & CONSUMER
PROTECTION DIV. CONTRACTOR LICENSING AND ENFORCEMENT
1 NORTH UNIVERSITY DRIVE, BOX #302
PLANTATION, FL 33324-2038



9590 9402 4173 8092 1596 07

2. Article Number (Transfer from)

7019 2280 0000 6056 1911

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X *Laturya Maugh*☐ Agent☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

1/10

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
- ☐ Collection Delivery
- ☐ 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 43748 FEBRUARY 2020 WARNING
BROWARD COUNTY
CLERK OF THE CIRCUIT COURT
201 SE 6TH STREET
FORT LAUDERDALE, FL 33301



9590 9402 4173 8092 1596 14

2. Article Number (Transfer from service label)

7019 2280 0000 6056 1904

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature

Q. Rodriguez

☒ Agent☐ Addressee

B. Received by (Printed Name)

Rodriguez JAN 10 2020

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

Mail

Mail Restricted Delivery

(over \$500)

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

01/16/20 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:

1043748 FEBRUARY 2020 WARNING
OCWEN LOAN SERVICING, LLC
1661 WORTHINGTON RD, STE 100
WEST PALM BEACH, FL 33409



9590 9402 4618 8323 4197 99

2. Article Number (Transfer from service label)

7019 2280 0000 6056 2185

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X *Deji R. Brown*☐ Agent☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

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
- ☐ Mail Restricted Delivery

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

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

Domestic Return Receipt

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

TD 43748 FEBRUARY 2020 WARNING
LAUDERDALE OAKS
CONDOMINIUM I, INC.
2901 NW, 47TH TERRACE
LAUDERDALE LAKES, FL 33313



9590 9402 4173 8092 1595 77

2 Article Number (Transfer from service label)

7019 2280 0000 6056 1935

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X *Walter S. Lugo*☐ Agent☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

WALTER S. LUGO 2/10/20

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

3. Service Type

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

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

☐ Mail Restricted Delivery (0)

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 43748 FEBRUARY 2020 WARNING
LAUDERDALE OAKS
CONDOMINIUM I, INC.
2901 NW 47 TERR. #247
LAUDERDALE LAKES, FL 33313



9590 9402 4173 8092 1595 60

2. Article Number (Transfer from service label)

7019 2280 0000 6056 1942

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature

x Walter Silver ☐ Agent
☐ Addressee

B. Received by (Printed Name)

WALTER SILVER

C. Date of Delivery

1-10-20

D. Is delivery address different from item 1? ☐ YesIf 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"/> Mail | |
| <input type="checkbox"/> 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.

1. Article Addressed to:

TD 43748 FEBRUARY 2020 WARNING

PROGRESSIVE SELECT INS. CO.
A/S/O DENESE SCOTT
6300 WILSON MILLS ROAD
MAYFIELD VILLAGE, OH 44143



9590 9402 4173 8092 1595 15

2. Article Number (Transfer from service label)

7019 2280 0000 6056 1980

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

PROGRESSIVE COURIER

☒ Agent☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

FEB 13

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
- ☐ Insured Mail
- ☐ Mail Restricted Delivery

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

Domestic Return Receipt