



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

www.GrantStreet.com

UPDATE REPORT

UPDATE ORDER DATE: 11/16/2020

REPORT EFFECTIVE DATE: PREVIOUS SEARCH UP TO 11/05/2020

CERTIFICATE # 2016-836

ACCOUNT # 484122DG0660

ALTERNATE KEY # 44276

TAX DEED APPLICATION # 44238

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:

APARTMENT NO. A-416 of CORAL SPRINGS TOWER CLUB II, a Condominium according to the DECLARATION OF CONDOMINIUM thereof, as recorded in O.R. Book 11748, at Page 903, of the Public Records of Broward County, Florida, together with all of the appurtenances thereto, all according to said Declaration of Condominium, as amended January 22, 1985, in O.R. Book 12277, Page 937, of the Public Records of Broward County, Florida.

PROPERTY ADDRESS: 2771 RIVERSIDE DRIVE #416-A, CORAL SPRINGS FL 33065-1004

OWNER OF RECORD ON CURRENT TAX ROLL:

BRENDA S MCCRAY EST

%KAREN B SCHAPIRA ESQ

200 E BROWARD BLVD #1800

FORT LAUDERDALE, FL 33301 (Matches Property Appraiser records.)

APPARENT TITLE HOLDER & ADDRESS OF RECORD:

ESTATE OF BRENDA S. MCCRAY, DECEASED

2771 RIVERSIDE DRIVE, #A-416

CORAL SPRINGS, FL 33065 (Per Deed)

(Property Appraiser indicates that Brenda S. McCray is deceased. No Death Certificate was found but Probate documents were found in the Official Records of Broward County.)

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

MORTGAGE HOLDER OF RECORD:

No new documents found.

LIENHOLDERS AND OTHER INTERESTED PARTIES OF RECORD:

LINDA EDWARDS PAULEY

Instrument: 116477152

4810 SPRING HILL AVE SOUTH

CHARLESTON, WV 25309 (Per Petition for the Determination of Heirs or Devises or Both)

REBECCA JANE WOOTER DESROISIERS
5524 SAILFISH COURT
PUNTA GORDA, FL 3398 (Per Petition for the Determination of Heirs or Devisees or Both. Incomplete
ZIP code included in address.)

JUDY OMER SARVER
CLINTON NEWCOMER
SYLVESTER NEWCOMER
THOMAS TOWNSEND
ANNA WOOTER SMOOT
JAMES F DUNLAP
ESTATES OF (IF DECEASED)
ERNEST NEWCOMER
JAMES MONROE TOWNSEND
HUBERT H SMITH
EMORY ALBERT DODSON
BEULAH DODSON RAINES
IDA FRANCES DUNLOP
ARNOLD DODSON AND CARTER SIDNEY DODSON
(Per Petition for the Determination of Heirs or Devisees or Both. No addresses found on document.)

NICOLE MILLER
7440 PINEWALK DR. S
MARGATE, FL 33063 (Per Amended Petition to Sell Property and Contract for Sale.)

Instrument: 116503378

DAVID M. GLASSBERG, ESQUIRE
GLASSBERG & GLASSBERG PA
13611 SOUTH DIXIE HIGHWAY, #109-514
MIAMI, FL 33176 (Per Amended Petition for Administration in 116643547.)

UPDATE REPORT – CONTINUED

PARCEL IDENTIFICATION NUMBER: 4841 22 DG 0660

CURRENT ASSESSED VALUE: \$65,620

HOMESTEAD EXEMPTION: No

MOBILE HOME ON PROPERTY: No

OUTSTANDING CERTIFICATES:

1. 2020-862

OPEN BANKRUPTCY FILINGS FOUND? No

OTHER INSTRUMENTS ASSOCIATED WITH PROPERTY BUT NO NOTICE REQUIRED:

Notice of Application for Tax Deed

Instrument: 116226397

Letters of Administration

Instrument: 116393332

Satisfaction of Mortgage

Instrument: 116407309

(This satisfaction releases the Mortgage in 43909-868 and assigned in 46418-297 included in the previous report.)

Satisfaction of Mortgage

Instrument: 116577010

(This is a duplicate satisfaction as shown above.)

Amended Petition for Administration

Instrument: 116643547

** Update search found a 3 new Probate documents, 1 Amended Petition to Sell Property, 1 Notice of Application for Tax Deed, 2 Satisfactions of Mortgage and a new Tax Certificate. Assessed value has been updated to reflect the 2020 Certified Year.

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.

Suzette Servas

Title Examiner

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

CERTIFICATE OF MAILING NOTICES

Tax Deed #44238

STATE OF FLORIDA
COUNTY OF BROWARD

THIS IS TO CERTIFY that I, County Administrator in and for Broward County, Florida, did on the 1st day of February 2021, mail a copy of the Notice of Application for Tax Deed to the following persons prior to the sale of property, and that payment has been made for all outstanding Tax Certificates or, if the Certificate is held by the County, that all appropriate fees have been paid and deposited:

CITY OF CORAL SPRINGS 9551 WEST SAMPLE RD CORAL SPRINGS, FL 33065	MCCRAY,BRENDA S EST %KAREN B SCHAPIRA ESQ 2771 RIVERSIDE DR #416-A CORAL SPRINGS, FL 33065- 1004	MCCRAY,BRENDA S EST %KAREN B SCHAPIRA ESQ 200 E BROWARD BLVD #1800 FORT LAUDERDALE, FL 33301	MCCRAY,BRENDA 13477 SW 23RD ST MIRAMAR, FL 33027-2677
KAREN SCHAPIRA ESQ, PERSONAL REPRESENTATIVE OF THE ESTATE OF BRENDA MCCRAY 4780 N. HIATUS ROAD SUNRISE, FL 33351	KAREN B SCHAPIRA, PPLC 11110 W OAKLAND PARK BLVD SUITE 224 SUNRISE, FL 33351	LINDA EDWARDS PAULEY 4810 SPRING HILL AVE SOUTH CHARLESTON, WV 25309	REBECCA JANE WOOTER DESROISIERS 5524 SAILFISH COURT PUNTA GORDA, FL 33982
NEWCOMER,SYLVESTER 877 WESTMINISTER WAY CHARLESTON, WV 25314-2015	MCRAY,PEGGY ELIZABETH 16271 FLAVIAN RD BROOKSVILLE, FL 34601-4178	CORAL SPRINGS TOWER CLUB II CONDOMINIUM ASSOCIATION, INC. PO BOX 9139 CORAL SPRINGS, FL 33075	ON CALL MANAGEMENT, LLC, REGISTERED AGENT O/B/O CORAL SPRINGS TOWER CLUB II CONDOMINIUM ASSOCIATION, INC. 4502 INVERRARY BLVD LAUDERHILL, FL 33319
ALAN B. COHN, ESQUIRE GREENSPOON MARDER LLP 200 EAST BROWARD BOULEVARD, SUITE 1800 FT. LAUDERDALE, FL 33301	DAVID GLASSBERG, ESQ 13611 S DIXIE HWY, SUITE 109- 514 MIAMI, FL 33176-7258	FIRST FRANKLIN FINANCIAL CORP, AN OP SUB. OF MLB&T CO., FSB 2150 NORTH FIRST STREET SAN JOSE, CA 95131	U.S. BANK NATIONAL ASSOCIATION 800 NICOLLET MALL MINNEAPOLIS, MN 55402
U.S. BANK, NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE TO BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO LASALLE BANK, N.A., AS TRUSTEE FOR MERRILL LYNCH FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-3 150 ALLEGHENY CENTER PITTSBURGH, PA 15212	C T CORPORATION SYSTEM, REGISTERED AGENT O/B/O U.S. BANK NATIONAL ASSOCIATION 1200 SOUTH PINE ISLAND ROAD PLANTATION, FL 33324	M & M ASPHALT MAINTENANCE INC 1180 SW 10TH STREET DELRAY BEACH, FL 33444	INTERNAL REVENUE SERVICE COLLECTION ADVISORY GROUP 7850 SW 6TH CT MS 5780 PLANTATION, FL 33324
COLLAGE CO. 17070 COLLINS AVE #256 SUNNY ISLES, FL 33160	MARK LEER 7312 NW 58TH CT TAMARAC, FL 33321	JOEL SKLAR 2771 RIVERSIDE DRIVE #416-A CORAL SPRINGS, FL 33065	NICOLE MILLER 7440 PINEWALK DR. S MARGATE, FL 33063

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

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

GIVEN UNDER MY HAND AND OFFICIAL SEAL, this 1st day of February 2021 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 # 116226397
Recorded 12/11/19 at 09:07 AM
Broward County Commission
1 Page(s)
#1

RECORDS, TAXES & TREASURY DIVISION/TAX DEED SECTION

NOTICE OF APPLICATION FOR TAX DEED NUMBER 44238

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: 484122-DG-0660
Certificate Number: 836
Date of Issuance: 05/25/2017
Certificate Holder: AFFILIATED TAX CO LLC - 17
Description of Property: CORAL SPRINGS TOWER CLUB II
CONDO
UNIT 416 BLDG A

Name in which assessed: MCCRAY,BRENDA S EST
Legal Titleholders: MCCRAY,BRENDA S EST
%KAREN B SCHAPIRA ESQ
200 E BROWARD BLVD #1800
FORT LAUDERDALE, FL 33301

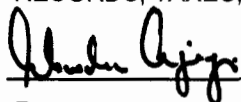
All of said property being in the County of Broward, State of Florida.

Unless such certificate shall be redeemed according to law the property described in such certificate will be sold to the highest bidder on the 18th day of March, 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 2nd day of December, 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: 02/13/2020, 02/20/2020, 02/27/2020 & 03/05/2020
Minimum Bid: 7519.01

Broward County, Florida

RECORDS, TAXES & TREASURY DIVISION/TAX DEED SECTION

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Description of Property: CORAL SPRINGS TOWER CLUB II
CONDO
UNIT 416 BLDG A
PER CDO BK/PG: 11748/903

Name in which assessed: MCCRAY,BRENDA S EST
Legal Titleholders: MCCRAY,BRENDA S EST
%KAREN B SCHAPIRA ESQ
200 E BROWARD BLVD #1800
FORT LAUDERDALE, FL 33301

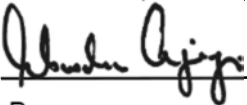
All of said property being in the County of Broward, State of Florida.

Unless such certificate shall be redeemed according to law the property described in such certificate will be sold to the highest bidder on the 17th day of March, 2021. Pre-bidding shall open at 9:00 AM EDT, sale shall commence at 10:00 AM EDT and shall begin closing at 11:01 AM EDT at:

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

Dated this 16th day of December, 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: 02/11/2021, 02/18/2021, 02/25/2021 & 03/04/2021
Minimum Bid: 11665.42

Filing # 111095864 E-Filed 07/31/2020 11:45:12 AM

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

CASE NUMBER: 16-2009
PROBATE DIVISION

IN RE:
ESTATE OF Brenda S. McCray
Deceased.

_____/


AMENDED PETITION FOR ADMINISTRATION
(Intestate Estate)

Petitioner, KAREN B. SCHAPIRA, alleges:


1. Petitioner, KAREN B. SCHAPIRA, is an attorney licensed to practice law in Florida. Petitioner's address is 4780 N. Hiatus Road, Sunrise, FL 33351.
2. Decedent, BRENDA S. MCCRAY, whose last known address was her residence located at 2771 Riverside Drive, Apt A-416, Coral Springs, FL 33065; whose age was [REDACTED] and whose social security number is XXX-XX-XXXX; [REDACTED]
3. The Decedent died intestate. After the exercise of reasonable diligence, the Petitioner is unaware of any revoked wills or codicils.
4. The Decedent died intestate, leaving no will and not designating a personal representative.
5. Petitioner was asked by a friend of Decedent's to petition this Honorable court to:
 - (A) Open administration of this estate; and
 - (B) Appoint petitioner as personal representative.
6. The Decedent has no spouse or other beneficiaries to the estate.
7. Decedent's death certificate is being filed concurrently.
8. Venue of this proceeding is Broward County, Florida because Decedent resided in Broward County at the time of her death.
9. The nature and approximate value of the assets in this estate are unknown at this time.
10. This estate will not be required to file a federal, estate tax return.
11. Domiciliary or principal proceedings are not known to be pending in another state or country.

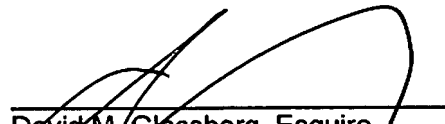
Wherefore, petitioner requests to be appointed personal representative of the Decedent's estate.

Signed on July 30, 2020


Karen B. Schapira, Personal Representative
Florida Bar Number: 450146
4780 N. Hiatus Road
Sunrise, FL 33351
Telephone: 954.306.3372
Fax: 954.440.4164

Under penalties of perjury, we declare that we have read the forgoing, and the facts alleged are true, to the best of our knowledge and belief.


Karen B. Schapira, Esquire


David M. Glassberg, Esquire

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 30th day of July, 2020, I electronically filed the foregoing with the Clerk of Courts by using the Florida Courts E-Filing Portal and emailed a copy to : Karen Schapira, Esquire (kbs@schapirahealthlaw.com), Alan B. Cohn, Esquire (alan.cohn@gmlaw.com), Andrew Elliott, Esquire (aelliott@randallkroger.com), Ascensionpoint Recovery Services, LLC (tsochung.maja@ascensionpoint.com), Kara C. Tanis, Esquire (Kara@kelleygrantlaw.com), Barbara Vargas, Esquire (barbara@kelleygrantlaw.com) and Maite Patricio, Esquire (maite@kelleygrantlaw.com).

GLASSBERG & GLASSBERG, P.A.
13611 South Dixie Highway, #109-514
Miami, FL 33176
(305) 669-9535
glassberglaw@aol.com

/s/David M. Glassberg
David M. Glassberg

Broward County, Florida

RECORDS, TAXES & TREASURY DIVISION/TAX DEED SECTION

NOTICE OF APPLICATION FOR TAX DEED NUMBER 44238

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Name in which assessed: MCCRAY,BRENDA S EST
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FORT LAUDERDALE, FL 33301

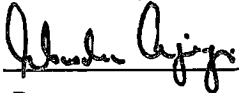
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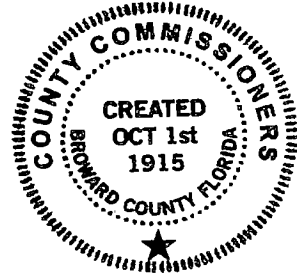
broward.deedauction.net
**Pre-registration is required to bid.*

Dated this 2nd day of December, 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: 02/13/2020, 02/20/2020, 02/27/2020 & 03/05/2020
Minimum Bid: 7519.01

**** FILED: BROWARD COUNTY, FL Brenda D. Forman, CLERK 3/2/2020 11:16:15 AM.****

Filed in Open Court,
BRENDA D. FORMAN,
CLERK

ON 3/2/2020
BY [Signature]

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

CASE NUMBER: 16-2009
PROBATE DIVISION

IN RE:
ESTATE OF BRENDA S. MCCRAY
Deceased.

**LETTERS OF ADMINISTRATION
(INTESTATE ESTATE)**

TO ALL WHOM IT MAY CONCERN:

WHEREAS, BRENDA S. MCCRAY, a resident of Broward County, Florida, [REDACTED]
[REDACTED] owning assets in the State of Florida.

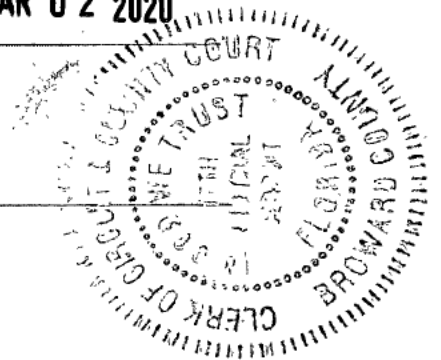
WHEREAS, KAREN B. SCHAPIRA has been appointed personal representative
of the estate of the Decedent and has performed all acts prerequisite to issuance of
Letters of Administration in the estate.

NOW, THEREFORE, I, the undersigned Circuit Court Judge, declare KAREN B.
SCHAPIRA to be duly qualified under the laws of the State of Florida to act as personal
representative of the estate of BRENDA S. MCCRAY, deceased, with full power to
administer the estate according to law; to ask, demand, sue for, recover and receive the
property of the decedent; to pay the debts of the decedent as far as the assets of the
estate will permit and the law directs; and to make distribution of the estate according to
law.

WITNESS my hand and the seal of this Court this _____

MAR 02 2020

[Signature]
CIRCUIT COURT JUDGE



Filing # 106568640 E-Filed 04/22/2020 02:21:56 PM
Filing # 106568640 E-Filed 04/22/2020 02:21:56 PM

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

IN RE: ESTATE OF
BRENDA MCCRAY

PROBATE DIVISION
FILE NUMBER 16-0002000
DIVISION: 60J
FLA BAR NO.: 393916

PETITION FOR THE DETERMINATION OF HEIRS OR DEVISEES OR BOTH,
AND OF INTERESTS IN PROPERTY

The petitioner, a person entitled to file this petition in accordance with C.R.S., makes the following statements:

1. Information about the petitioner:

Name: Karen Schapira, Esquire
Street Address: 4780 N. Hialeah Road
City: Sunrise State: FL Zip Code: 33351
Mailing Address, if different: _____
City: _____ State: _____ Zip Code: _____
Primary Phone: 954-308-3372 Alternate Phone: _____
Email Address: kbs@schapirahealthlaw.com

2. The petitioner:

- is an interested person. The interest is as follows:
 - Petitioner is an owner by descent or succession as defined by _____;
 - Petitioner is an alleged heir or devisee of a decedent addressed in this petition; or
 - Petitioner is a person claiming an ownership interest derived from an owner by descent; or

is a person who may be affected by the ownership of property that is the subject of this petition based on the following: The Personal Representative

3. The property that is the subject of this petition is (including legal description if real property):

	Description of Property (ONLY IF KNOWN, petitioner may include fractional or percentage ownership)	Location of Property
Property 1	4841-22-00-0680	2771 Riverside Drive, #418-A, Coral Springs, FL 33068
Property 2 (if any)		
Property 3 (if any)		
Property 4 (if any)		

PETITION FOR THE DETERMINATION OF HEIRS OR DEVISEES OR BOTH,
AND OF INTERESTS IN PROPERTY

Page 1 of 8

This petition also covers any other property owned by the Original Decedent (as defined below) at the time of his or her death or that the Original Decedent was entitled to at the time of his or her death.

This petition does not cover any other property owned by the Original Decedent.

4. This petition concerns the following decedent(s), who are related by successive interests in the property described in Paragraph 3 above if there is more than one decedent: See Attached
_____ (name of each decedent). The decedent with the originating property interest will be referred to herein as the Original Decedent; each other decedent will be referred to as an Additional Decedent. The information in Paragraph 5 through 13 is provided for the Original Decedent and each Additional Decedent.

For each decedent covered by this petition, starting with the Original Decedent and continuing in order for each Additional Decedent (if any), complete Items 5 through 13. (Note: Use additional pages if necessary.)

Original Decedent - Brenda S. McCray [name]:

5a. The Original Decedent, at the age of years, died on (date) at Broward County, Florida (place of death).

6a. One year or more has passed since the date of the Original Decedent's death.

7a. Administration of the Original Decedent's estate has not been granted or commenced in any jurisdiction.
 Administration of the Original Decedent's estate has been granted or commenced, but the estate has been settled without a determination of the descent or succession of all or a portion of the Original Decedent's property.

8a. The Original Decedent was last domiciled or resided in the City of Coral Springs County of Broward, State of Florida.

9a. The Original Decedent died without a Will.
 The Original Decedent died with a Will. The date of the Original Decedent's last Will is _____ The dates of all codicils are _____. The Will and any codicils are referred to as the Will.
 The Will was admitted to probate in _____ (county and Court), State of _____, in Case No. _____, on _____ (date). Certified copies of the Will and the order admitting the Will to probate are filed with this petition.
 The Will has not been probated. The Will has been lodged in _____ (Court). The petitioner believes that is the Original Decedent's last Will and that it was validly executed. Except as may be disclosed in an attached explanation and after the exercise of reasonable diligence, the petitioner is unaware of any instrument revoking the Will and is unaware of any prior Wills relating to property in Broward County, Florida that have not been expressly revoked by a later instrument. A certified copy of the Will is attached or, if certification is not possible, a copy of such Will is attached, along with an explanation as to why certification was not possible.

The Will has not been probated and the original Will has not been lodged with any Court. The Will is lost, destroyed, or otherwise unavailable. The petitioner believes that is the Original Decedent's last Will and that it was validly executed. Except as may be disclosed in an attached explanation and after the exercise of reasonable diligence, the petitioner is unaware of any instrument revoking the Will and is unaware of any prior Wills relating to property in Broward County, Florida that have not been expressly revoked by a later instrument. A copy of the Will is attached or, if a copy is not available, the contents of the Will are set forth in an attachment to this petition.

10a. List names, addresses, and relationship of all interested persons as defined in SEE ATTACHED, including owner(s) by descent or succession, an alleged heir or devisee of a decedent, any other person claiming an ownership interest derived from an owner by descent or succession, or an alleged heir or devisee in any property the descent or succession of which is to be determined by this petition for the Original Decedent.

- ◆ If a guardian or conservator has been appointed for one of the persons listed below, also provide the name and address of the guardian or conservator.
- ◆ If a minor child is listed, list the child's parent(s), guardian or conservator.
- ◆ If a spouse, partner in a civil union, or child has predeceased the Original Decedent, include the date of death.
- ◆ See additional instructions below.

Name	Address (or date of death)	Age, only if Minor	Relationship (e.g. spouse, partner in a civil union, child, brother, guardian for spouse, etc.)

11a. This petition concerns the descent or succession of the Original Decedent's interest in the property identified in Paragraph 3 above.

12a. The owners by descent or succession of the Original Decedent's interest in the property identified in Paragraph 3 above:

Owner(s) by Descent or Succession	Share of Original Decedent's Interest in Property (Fraction or Percentage)
SEE ATTACHED	

13a. The relief sought by this petition is not inconsistent with any previous administration of the Original Decedent's property.

First Additional Decedent (if any) - N/A [name]:

6b. The First Additional Decedent, _____ (name), at the age of _____ years, died on _____ (date), at _____ (place of death).

6b. One year or more has passed since the date of the First Additional Decedent's death.

7b. Administration of the First Additional Decedent's estate has not been granted or commenced in any jurisdiction.

Administration of the First Additional Decedent's estate has been granted or commenced, but the estate has been settled without a determination of the descent or succession of all or a portion of the First Additional Decedent's property.

8b. The First Additional Decedent was last domiciled or resided in the City of _____ County of _____, State of _____.

8b. The First Additional Decedent died without a Will.

The First Additional Decedent died with a Will. The date of the First Additional Decedent's last Will is _____ The dates of all codicils are _____ The Will and any codicils are referred to as the Will.

The Will was admitted to probate in _____ (county and Court), State of _____, in Case No. _____, on _____ (date). Certified copies of the Will and the order admitting the Will to probate are filed with this petition.

The Will has not been probated. The Will has been lodged in _____ (Court). The petitioner believes that is the First Additional Decedent's last Will and that it was validly executed. Except as may be disclosed in an attached explanation and after the exercise of reasonable diligence, the petitioner is unaware of any instrument revoking the Will and is unaware of any prior Wills relating to property in Broward County, Florida that have not been expressly revoked by a later instrument. A certified copy of the Will is attached or, if certification is not possible, a copy of such Will is attached, along with an explanation as to why certification was not possible.

The Will has not been probated and the original Will has not been lodged with any Court. The Will is lost, destroyed, or otherwise unavailable. The petitioner believes that is the First Additional Decedent's last Will and that it was validly executed. Except as may be disclosed in an attached explanation and after the exercise of reasonable diligence, the petitioner is unaware of any instrument revoking the Will and is unaware of any prior Wills relating to property in Broward County, Florida that have not been expressly revoked by a later instrument. A copy of the Will is attached or, if a copy is not available, the contents of the Will are set forth in an attachment to this petition.

10b. List names, addresses, and relationship of all interested persons as defined in _____ including owner(s) by descent or succession, an alleged heir or devisee of a decedent, any other person claiming an ownership interest derived from an owner by descent or succession, or an alleged heir or devisee in any property the descent or succession of which is to be determined by this petition for First Additional Decedent.

- ◆ If a Guardian or Conservator has been appointed for one of the persons listed below, also provide the name and address of the Guardian or Conservator.
- ◆ If a minor child is listed, list the child's parent(s), Guardian or Conservator.
- ◆ If a spouse, partner in a civil union, or child has predeceased the First Additional Decedent, include the date of death.
- ◆ See additional instructions below.

Name	Address (or date of death)	Age, only if Minor	Relationship (e.g. spouse, partner in a civil union, child, brother, guardian for spouse, etc.)

11b. This petition concerns the descent or succession of the First Additional Decedent's fractional or percentage interest in the Original Decedent's interest in the property identified in Paragraph 3 above.

12b. The owners by descent or succession (including fractional or percentage interest) of the First Additional Decedent's fractional or percentage interest in the Original Decedent's interest in the property identified in Paragraph 3 above:

Owner(s) by Descent or Succession	Share of First Additional Decedent's Interest in Property (Fraction or Percentage)

13b. The relief sought by this petition is not inconsistent with any previous administration of the First Additional Decedent's property.

14. Jurisdiction is proper because the Original Decedent and each Additional Decedent died leaving an interest in real property in Broward County, Florida and died domiciled in Broward County, Florida leaving an interest in personal property, wherever located.

15. Venue for this proceeding is proper in this county because the Original Decedent was domiciled and resided in Broward County, Florida on the date of death and left property situated in this county.

16. Based on the foregoing, the petitioner requests that the Court determine the Original Decedent's interest in the property identified in Paragraph 3 to be held as follows:

Owner(s) by Descent or Succession (including address)	Share of Original Decedent's Interest in Property (Fraction or Percentage)
SEE ATTACHED	

Petitioner requests that after notice and any required hearing, the court enter judgment and decree determining that the petitioner has standing to bring this action and determining the heirs or devisees of the Original Decedent and each Additional Decedent, or both, the owners by descent or succession of the property, a description of the property and any other pertinent facts.

- By checking this box, I am acknowledging I am filling in the blanks and not changing anything else on the form.
- By checking this box, I am acknowledging that I have made a change to the original content of this form.

VERIFICATION

I declare under penalty of perjury under the law of Broward County, Florida that the foregoing is true and correct.

Executed on the 21st day of April
 (date) (month) (year)

Executed on the _____ day of _____
 (date) (month) (year)

at Broward County, FL
 (city or other location, and state OR country)

at _____
 (city or other location, and state OR country)

KAREN B. SCHAPIRA
 (printed name)

 (printed name)

[Signature]
 (Signature of Petitioner)

 (Signature of Co-Petitioner, if any)

[Signature]
 Attorney Signature, (if any)

04/22/20
 Date

ESTATE OF BRENDA MCCRAY HEIRS**LIVING**

LAST NAME	FIRST NAME	MIDDLE NAME	ADDRESS
EDWARDS PAULEY	LINDA		4810 Spring Hill Ave. South Charleston, WV 25309
OMER SARVER	JUDY		
NEWCOMER	CLINTON		
NEWCOMER	SYLVESTER		
TOWNSEND	THOMAS		
WOOTER DESROISIERS	REBECCA	JANE	5524 Sailfish Court Punta Gorda, FL 3398
WOOTER SMOOT	ANNA		
DUNLAP	JAMES	F	

PRESUMED DECEASED


NEWCOMER	ERNEST		
TOWNSEND	JAMES	MONROE	
SMITH	HUBERT	H	
DODSON	EMORY	ALBERT	
DODSON RAINES	BEULAH		
DUNLOP	IDA	FRANCES	
DODSON	ARNOLD		
DODSON	CARTER	SIDNEY	

NOTES

**Letter Sent and returned with
Signed Waiver.**

Letter sent; No response.

UNDER PENALTIES OF PERJURY, I, THE PERSONAL REPRESENTATIVE, DECLARE THAT I HAVE READ THE FOREGOING, AND THE FACTS ALLEGED ARE TRUE, TO THE BEST OF MY KNOWLEDGE AND BELIEF.



Karen Schapira

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 14th day of May, 2020, I electronically filed the foregoing with the Clerk of Courts by using the Florida Courts E-Filing Portal and emailed a copy of electronic filing to the following: Karen Schapira, Esquire (kbs@schapirahealthlaw.com)

GLASSBERG & GLASSBERG, P.A.
13611 South Dixie Highway, #109-514
Miami, FL 33176
(305) 669-9535
glassberglaw@aol.com

/s/David M. Glassberg
David M. Glassberg
Fla Bar No.: 393916

TODD MILLER REALTY, INC.

7777 DAVIE ROAD EX1. • SUITE 302B • HOLLYWOOD, FLORIDA 33024
TEL 954/437-5001 • FAX 954/437-5099 • toddmillerrealty@bellsouth.net

May 13, 2020

Ms. Karen Schapira Esq.
4780 N. Hiatus Rd.
Sunrise, Florida 33351

RE: Estate of Brenda McCray
2771 Riverside Dr. #416A Coral Springs FL 33065

Dear Ms. Schapira,

As a real estate broker in Broward County for the past 30 years, I have been asked for an opinion of value for the above captioned property.

I have visited the property on multiple occasions and am very familiar with the overall conditions and marketability. Currently the unit is vacant and cleaned out of all personal property. The overall condition of the flooring is fair, as are the laminate cabinets in the kitchen. Cabinets, flooring and appliances are dated and probably from the original developer (+-35 years old). They would need to be replaced.

There is damage to the doors and door jams as a result of cats from the previous owner. They should be replaced. There still remains a smell in the apartment from the pets which would necessitate a thorough cleaning and deodorizing. Bathroom should be redone and brought to current standards prior to marketing. The air conditioning system (which is not a central system) does not appear to be functioning at this time (no electric in the unit), and may need to be replaced.

I would estimate the value in its present conditions in the price range of \$42k-\$45k.

If you have further questions, please do not hesitate to contact me.

Sincerely,


Todd L. Miller, - Broker

GRI, CAM, CNE

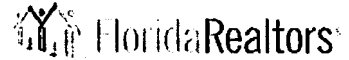


LICENSED REAL ESTATE BROKERS & PROPERTY MANAGERS

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dotloop signature verification: 05/15/2020 12:38:00

"AS IS" Residential Contract For Sale And Purchase
THIS FORM HAS BEEN APPROVED BY THE FLORIDA REALTORS AND THE FLORIDA BAR



1* **PARTIES:** Karen Schapira as Executor of the Estate of Brenda McCray ("Seller"),
2* and Nicole Miller ("Buyer"),
3 agree that Seller shall sell and Buyer shall buy the following described Real Property and Personal Property
4 (collectively "Property") pursuant to the terms and conditions of this AS IS Residential Contract For Sale And Purchase
5 and any riders and addenda ("Contract");

6 **1. PROPERTY DESCRIPTION:**

7* (a) Street address, city, zip: 2771 Riverside Drive, 416-A, Coral Springs, FL 33065
8* (b) Located in: Broward County, Florida. Property Tax ID #: 4841 22 DG 0660
9* (c) Real Property: The legal description is
10 CORAL SPRINGS TOWER CLUB II CONDO UNIT 416 BLDG A

11
12 together with all existing improvements and fixtures, including built-in appliances, built-in furnishings and
13 attached wall-to-wall carpeting and flooring ("Real Property") unless specifically excluded in Paragraph 1(e) or
14 by other terms of this Contract.

15 (d) Personal Property: Unless excluded in Paragraph 1(e) or by other terms of this Contract, the following items
16 which are owned by Seller and existing on the Property as of the date of the initial offer are included in the
17 purchase: range(s)/oven(s), refrigerator(s), dishwasher(s), disposal, ceiling fan(s), intercom, light fixture(s),
18 drapery rods and draperies, blinds, window treatments, smoke detector(s), garage door opener(s), security gate
19 and other access devices, and storm shutters/panels ("Personal Property").
20* Other Personal Property items included in this purchase are:

21 Personal Property is included in the Purchase Price, has no contributory value, and shall be left for the Buyer.

22 (e) The following items are excluded from the purchase:
23*
24

25 **PURCHASE PRICE AND CLOSING**

26* **2. PURCHASE PRICE (U.S. currency):** \$ 45,000

27* (a) Initial deposit to be held in escrow in the amount of (checks subject to COLLECTION) \$ 500

28 The initial deposit made payable and delivered to "Escrow Agent" named below
29* (CHECK ONE): (i) accompanies offer or (ii) is to be made within _____ (if left
30 blank, then 3) days after Effective Date. IF NEITHER BOX IS CHECKED, THEN
31 OPTION (ii) SHALL BE DEEMED SELECTED.

32* Escrow Agent Information: Name: Attorney Donald Walters
33* Address: 7401 Wiles Road Suite 202 Coral Springs FL 33067

34* Phone: 954-840-0494 E-mail: dwalters@dwalterslaw.com Fax: _____

35* (b) Additional deposit to be delivered to Escrow Agent within _____ (if left blank, then 10)
36* days after Effective Date \$ _____
37 (All deposits paid or agreed to be paid, are collectively referred to as the "Deposit")

38* (c) Financing: Express as a dollar amount or percentage ("Loan Amount") see Paragraph 8.

39* (d) Other: \$ _____

40 (e) Balance to close (not including Buyer's closing costs, prepaids and prorations) by wire
41* transfer or other COLLECTED funds \$ 44,500

42 **NOTE: For the definition of "COLLECTION" or "COLLECTED" see STANDARD S.**


43 **3. TIME FOR ACCEPTANCE OF OFFER AND COUNTER-OFFERS; EFFECTIVE DATE:**

44 (a) If not signed by Buyer and Seller, and an executed copy delivered to all parties on or before
45* 03/23/2020, this offer shall be deemed withdrawn and the Deposit, if any, shall be returned to
46 Buyer. Unless otherwise stated, time for acceptance of any counter-offers shall be within 2 days after the day
47 the counter-offer is delivered.

48 (b) The effective date of this Contract shall be the date when the last one of the Buyer and Seller has signed or
49 initialed and delivered this offer or final counter-offer ("Effective Date").

50 **4. CLOSING DATE:** Unless modified by other provisions of this Contract, the closing of this transaction shall occur
51 and the closing documents required to be furnished by each party pursuant to this Contract shall be delivered
52* ("Closing") on 05/15/2020 ("Closing Date"), at the time established by the Closing Agent.

Buyer's Initials  _____
Florida Realtors  _____
FLORIDA REALTORS - ASIS-5x

Seller's Initials  _____

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53 5. EXTENSION OF CLOSING DATE:

- 54 (a) If Paragraph 8(b) is checked and Closing funds from Buyer's lender(s) are not available on Closing Date due
- 55 to Consumer Financial Protection Bureau Closing Disclosure delivery requirements ("CFPB Requirements"),
- 56 then Closing Date shall be extended for such period necessary to satisfy CFPB Requirements, provided such
- 57 period shall not exceed 10 days.
- 58 (b) If an event constituting "Force Majeure" causes services essential for Closing to be unavailable, including the
- 59 unavailability of utilities or issuance of hazard, wind, flood or homeowners' insurance, Closing Date shall be
- 60 extended as provided in STANDARD G.

61 6. OCCUPANCY AND POSSESSION:

- 62 (a) Unless the box in Paragraph 6(b) is checked, Seller shall, at Closing, deliver occupancy and possession of the
- 63 Property to Buyer free of tenants, occupants and future tenancies. Also, at Closing, Seller shall have removed
- 64 all personal items and trash from the Property and shall deliver all keys, garage door openers, access devices
- 65 and codes, as applicable, to Buyer. If occupancy is to be delivered before Closing, Buyer assumes all risks of
- 66 loss to the Property from date of occupancy, shall be responsible and liable for maintenance from that date,
- 67 and shall be deemed to have accepted the Property in its existing condition as of time of taking occupancy.
- 68* (b) CHECK IF PROPERTY IS SUBJECT TO LEASE(S) OR OCCUPANCY AFTER CLOSING. If Property is
- 69 subject to a lease(s) after Closing or is intended to be rented or occupied by third parties beyond Closing, the
- 70 facts and terms thereof shall be disclosed in writing by Seller to Buyer and copies of the written lease(s) shall
- 71 be delivered to Buyer, all within 5 days after Effective Date. If Buyer determines, in Buyer's sole discretion, that
- 72 the lease(s) or terms of occupancy are not acceptable to Buyer, Buyer may terminate this Contract by delivery
- 73 of written notice of such election to Seller within 5 days after receipt of the above items from Seller, and Buyer
- 74 shall be refunded the Deposit thereby releasing Buyer and Seller from all further obligations under this Contract.
- 75 Estoppel Letter(s) and Seller's affidavit shall be provided pursuant to STANDARD D. If Property is intended to
- 76 be occupied by Seller after Closing, see Rider U. POST-CLOSING OCCUPANCY BY SELLER.

- 77* 7. ASSIGNABILITY: (CHECK ONE): Buyer may assign and thereby be released from any further liability under
- 78* this Contract; may assign but not be released from liability under this Contract; or may not assign this
- 79 Contract.

80 FINANCING

81 8. FINANCING:

- 82* (a) Buyer will pay cash for the purchase of the Property at Closing. There is no financing contingency to Buyer's
- 83 obligation to close. If Buyer obtains a loan for any part of the Purchase Price of the Property, Buyer acknowledges
- 84 that any terms and conditions imposed by Buyer's lender(s) or by CFPB Requirements shall not affect or extend
- 85 the Buyer's obligation to close or otherwise affect any terms or conditions of this Contract.

- 86* (b) This Contract is contingent upon Buyer obtaining approval of a conventional FHA VA or other
- 87* _____ (describe) loan within _____ (if left blank, then 30) days after Effective Date ("Loan Approval
- 88* Period") for (CHECK ONE): fixed, adjustable, fixed or adjustable rate in the Loan Amount (See Paragraph
- 89* 2(c)), at an initial interest rate not to exceed _____% (if left blank, then prevailing rate based upon Buyer's
- 90* creditworthiness), and for a term of _____ (if left blank, then 30) years ("Financing").

- 91* (i) Buyer shall make mortgage loan application for the Financing within _____ (if left blank, then 5) days
- 92 after Effective Date and use good faith and diligent effort to obtain approval of a loan meeting the Financing terms
- 93 ("Loan Approval") and thereafter to close this Contract. Loan Approval which requires a condition related to the sale
- 94 by Buyer of other property shall not be deemed Loan Approval for purposes of this subparagraph.

95 Buyer's failure to use diligent effort to obtain Loan Approval during the Loan Approval Period shall be considered a

96 default under the terms of this Contract. For purposes of this provision, "diligent effort" includes, but is not limited

97 to, timely furnishing all documents and information and paying of all fees and charges requested by Buyer's

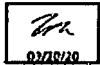


98 mortgage broker and lender in connection with Buyer's mortgage loan application.

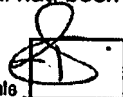

- 99 (ii) Buyer shall keep Seller and Broker fully informed about the status of Buyer's mortgage loan application,
- 100 Loan Approval, and loan processing and authorizes Buyer's mortgage broker, lender, and Closing Agent to disclose
- 101 such status and progress, and release preliminary and finally executed closing disclosures and settlement
- 102 statements, to Seller and Broker.

- 103 (iii) Upon Buyer obtaining Loan Approval, Buyer shall promptly deliver written notice of such approval to Seller.

- 104 (iv) If Buyer is unable to obtain Loan Approval after the exercise of diligent effort, then at any time prior to
- 105 expiration of the Loan Approval Period, Buyer may provide written notice to Seller stating that Buyer has been
- 106 unable to obtain Loan Approval and has elected to either:

- 107 (1) waive Loan Approval, in which event this Contract will continue as if Loan Approval had been obtained; or
- 108 (2) terminate this Contract.

Buyer's Initials  
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Seller's Initials  

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109 (v) If Buyer fails to timely deliver either notice provided in Paragraph 8(b)(iii) or (iv), above, to Seller prior to
110 expiration of the Loan Approval Period, then Loan Approval shall be deemed waived, in which event this Contract
111 will continue as if Loan Approval had been obtained, provided however, Seller may elect to terminate this Contract
112 by delivering written notice to Buyer within 3 days after expiration of the Loan Approval Period.

113 (vi) If this Contract is timely terminated as provided by Paragraph 8(b)(iv)(2) or (v), above, and Buyer is not in
114 default under the terms of this Contract, Buyer shall be refunded the Deposit thereby releasing Buyer and Seller
115 from all further obligations under this Contract.

116 (vii) If Loan Approval has been obtained, or deemed to have been obtained, as provided above, and Buyer
117 fails to close this Contract, then the Deposit shall be paid to Seller unless failure to close is due to: (1) Seller's
118 default or inability to satisfy other contingencies of this Contract; (2) Property related conditions of the Loan Approval
119 have not been met (except when such conditions are waived by other provisions of this Contract); or (3) appraisal
120 of the Property obtained by Buyer's lender is insufficient to meet terms of the Loan Approval, in which event(s) the
121 Buyer shall be refunded the Deposit, thereby releasing Buyer and Seller from all further obligations under this
122 Contract.

123* (c) Assumption of existing mortgage (see rider for terms).

124* (d) Purchase money note and mortgage to Seller (see riders; addenda; or special clauses for terms).

125

CLOSING COSTS, FEES AND CHARGES

126 **9. CLOSING COSTS; TITLE INSURANCE; SURVEY; HOME WARRANTY; SPECIAL ASSESSMENTS:**

127 **(a) COSTS TO BE PAID BY SELLER:**

- 128 • Documentary stamp taxes and surtax on deed, if any
- 129 • Owner's Policy and Charges (if Paragraph 9(c)(i) is checked)
- 130 • Title search charges (if Paragraph 9(c)(iii) is checked)
- 131* • Municipal lien search (if Paragraph 9(c)(i) or (iii) is checked)
- 132 • HOA/Condominium Association estoppel fees
- 133 • Recording and other fees needed to cure title
- 134 • Seller's attorneys' fees
- 135 • Other: _____

136 If, prior to Closing, Seller is unable to meet the AS IS Maintenance Requirement as required by Paragraph 11
137 a sum equal to 125% of estimated costs to meet the AS IS Maintenance Requirement shall be escrowed at
138 Closing. If actual costs to meet the AS IS Maintenance Requirement exceed escrowed amount, Seller shall pay
139 such actual costs. Any unused portion of escrowed amount(s) shall be returned to Seller.

138 **(b) COSTS TO BE PAID BY BUYER:**

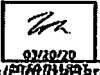

- 139 • Taxes and recording fees on notes and mortgages
- 140 • Recording fees for deed and financing statements
- 141 • Owner's Policy and Charges (if Paragraph 9(c)(ii) is checked)
- 142 • Survey (and elevation certification, if required)
- 143 • Lender's title policy and endorsements
- 144* • HOA/Condominium Association application/transfer fees
- 145* • Municipal lien search (if Paragraph 9(c)(ii) is checked)
- 146 • Loan expenses
- 147 • Appraisal fees
- 148 • Buyer's Inspections
- 149 • Buyer's attorneys' fees
- 150 • All property related insurance
- 151 • Owner's Policy Premium (if Paragraph 9 (c)(iii) is checked.)
- 152 • Other: _____

153 **(c) TITLE EVIDENCE AND INSURANCE:** At least _____ (if left blank, then 15, or if Paragraph 8(a) is checked,
154 then 5) days prior to Closing Date ("Title Evidence Deadline"), a title insurance commitment issued by a Florida
155 licensed title insurer, with legible copies of instruments listed as exceptions attached thereto ("Title
156 Commitment") and, after Closing, an owner's policy of title insurance (see STANDARD A for terms) shall be
157 obtained and delivered to Buyer. If Seller has an owner's policy of title insurance covering the Real Property, a
158 copy shall be furnished to Buyer and Closing Agent within 5 days after Effective Date. The owner's title policy
159 premium, title search and closing services (collectively, "Owner's Policy and Charges") shall be paid, as set
160 forth below. The title insurance premium charges for the owner's policy and any lender's policy will be calculated
161 and allocated in accordance with Florida law, but may be reported differently on certain federally mandated
162 closing disclosures and other closing documents. For purposes of this Contract "municipal lien search" means a
163 search of records necessary for the owner's policy of title insurance to be issued without exception for unrecorded
164 liens imposed pursuant to Chapters 159 or 170, F.S., in favor of any governmental body, authority or agency.

164 **(CHECK ONE):**

165* (i) Seller shall designate Closing Agent and pay for Owner's Policy and Charges, and Buyer shall pay the
166 premium for Buyer's lender's policy and charges for closing services related to the lender's policy,
167 endorsements and loan closing, which amounts shall be paid by Buyer to Closing Agent or such other
168 provider(s) as Buyer may select; or

169* (ii) Buyer shall designate Closing Agent and pay for Owner's Policy and Charges and charges for closing
170 services related to Buyer's lender's policy, endorsements and loan closing; or

Buyer's Initials  
Florida Realtors, Inc. - ASIS-5x

Seller's Initials  

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


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- 164 * (iii) [MIAMI-DADE/BROWARD REGIONAL PROVISION]: Seller shall furnish a copy of a prior owner's policy
- 165 of title insurance or other evidence of title and pay fees for: (A) a continuation or update of such title evidence,
- 166 which is acceptable to Buyer's title insurance underwriter for reissue of coverage; (B) tax search; and (C)
- 167 municipal lien search. Buyer shall obtain and pay for post-Closing continuation and premium for Buyer's owner's
- 168 * policy, and if applicable, Buyer's lender's policy. Seller shall not be obligated to pay more than \$_____
- 169 (if left blank, then \$200.00) for abstract continuation or title search ordered or performed by Closing Agent.
- 170 (d) SURVEY: On or before Title Evidence Deadline, Buyer may, at Buyer's expense, have the Real Property
- 171 surveyed and certified by a registered Florida surveyor ("Survey"). If Seller has a survey covering the Real
- 172 Property, a copy shall be furnished to Buyer and Closing Agent within 5 days after Effective Date.
- 173 * (e) HOME WARRANTY: At Closing, Buyer Seller N/A shall pay for a home warranty plan issued by
- 174 * _____ at a cost not to exceed \$_____. A home
- 175 warranty plan provides for repair or replacement of many of a home's mechanical systems and major built-in
- 176 appliances in the event of breakdown due to normal wear and tear during the agreement's warranty period.
- 177 (f) SPECIAL ASSESSMENTS: At Closing, Seller shall pay: (i) the full amount of liens imposed by a public body
- 178 ("public body" does not include a Condominium or Homeowner's Association) that are certified, confirmed and
- 179 ratified before Closing; and (ii) the amount of the public body's most recent estimate or assessment for an
- 180 improvement which is substantially complete as of Effective Date, but that has not resulted in a lien being
- 181 imposed on the Property before Closing. Buyer shall pay all other assessments. If special assessments may
- 182 be paid in installments (CHECK ONE):
- 183 * (a) Seller shall pay installments due prior to Closing and Buyer shall pay installments due after Closing.
- 184 Installments prepaid or due for the year of Closing shall be prorated.
- 185 * (b) Seller shall pay the assessment(s) in full prior to or at the time of Closing.
- 186 IF NEITHER BOX IS CHECKED, THEN OPTION (a) SHALL BE DEEMED SELECTED.
- 187 This Paragraph 9(f) shall not apply to a special benefit tax lien imposed by a community development district
- 188 (CDD) pursuant to Chapter 190, F.S., which lien shall be prorated pursuant to STANDARD K.

DISCLOSURES

10. DISCLOSURES:

- 191 (a) RADON GAS: Radon is a naturally occurring radioactive gas that, when it is accumulated in a building in
- 192 sufficient quantities, may present health risks to persons who are exposed to it over time. Levels of radon that
- 193 exceed federal and state guidelines have been found in buildings in Florida. Additional information regarding
- 194 radon and radon testing may be obtained from your county health department.
- 195 (b) PERMITS DISCLOSURE: Except as may have been disclosed by Seller to Buyer in a written disclosure, Seller
- 196 does not know of any improvements made to the Property which were made without required permits or made
- 197 pursuant to permits which have not been properly closed. If Seller identifies permits which have not been
- 198 properly closed or improvements which were not permitted, then Seller shall promptly deliver to Buyer all plans,
- 199 written documentation or other information in Seller's possession, knowledge, or control relating to
- 200 improvements to the Property which are the subject of such open permits or unpermitted improvements.
- 201 (c) MOLD: Mold is naturally occurring and may cause health risks or damage to property. If Buyer is concerned or
- 202 desires additional information regarding mold, Buyer should contact an appropriate professional.
- 203 (d) FLOOD ZONE; ELEVATION CERTIFICATION: Buyer is advised to verify by elevation certificate which flood
- 204 zone the Property is in, whether flood insurance is required by Buyer's lender, and what restrictions apply to
- 205 improving the Property and rebuilding in the event of casualty. If Property is in a "Special Flood Hazard Area"
- 206 or "Coastal Barrier Resources Act" designated area or otherwise protected area identified by the U.S. Fish and
- 207 Wildlife Service under the Coastal Barrier Resources Act and the lowest floor elevation for the building(s) and/or
- 208 flood insurance rating purposes is below minimum flood elevation or is ineligible for flood insurance coverage
- 209 through the National Flood Insurance Program or private flood insurance as defined in 42 U.S.C. §4012a, Buyer
- 210 * may terminate this Contract by delivering written notice to Seller within _____ (if left blank, then 20) days after
- 211 Effective Date, and Buyer shall be refunded the Deposit thereby releasing Buyer and Seller from all further
- 212 obligations under this Contract, failing which Buyer accepts existing elevation of buildings and flood zone
- 213 designation of Property. The National Flood Insurance Program may assess additional fees or adjust premiums
- 214 for pre-Flood Insurance Rate Map (pre-FIRM) non-primary structures (residential structures in which the insured
- 215 or spouse does not reside for at least 50% of the year) and an elevation certificate may be required for actuarial
- 216 rating.
- 217 (e) ENERGY BROCHURE: Buyer acknowledges receipt of Florida Energy-Efficiency Rating Information Brochure
- 218 required by Section 553.996, F.S.

Buyer's Initials  
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- 219 (f) **LEAD-BASED PAINT:** If Property includes pre-1978 residential housing, a lead-based paint disclosure is
- 220 mandatory.
- 221 (g) **HOMEOWNERS' ASSOCIATION/COMMUNITY DISCLOSURE:** BUYER SHOULD NOT EXECUTE THIS
- 222 CONTRACT UNTIL BUYER HAS RECEIVED AND READ THE HOMEOWNERS'
- 223 ASSOCIATION/COMMUNITY DISCLOSURE, IF APPLICABLE.
- 224 (h) **PROPERTY TAX DISCLOSURE SUMMARY:** BUYER SHOULD NOT RELY ON THE SELLER'S CURRENT
- 225 PROPERTY TAXES AS THE AMOUNT OF PROPERTY TAXES THAT THE BUYER MAY BE OBLIGATED TO
- 226 PAY IN THE YEAR SUBSEQUENT TO PURCHASE. A CHANGE OF OWNERSHIP OR PROPERTY
- 227 IMPROVEMENTS TRIGGERS REASSESSMENTS OF THE PROPERTY THAT COULD RESULT IN HIGHER
- 228 PROPERTY TAXES. IF YOU HAVE ANY QUESTIONS CONCERNING VALUATION, CONTACT THE
- 229 COUNTY PROPERTY APPRAISER'S OFFICE FOR INFORMATION.
- 230 (i) **FOREIGN INVESTMENT IN REAL PROPERTY TAX ACT ("FIRPTA"):** Seller shall inform Buyer in writing if
- 231 Seller is a "foreign person" as defined by the Foreign Investment in Real Property Tax Act ("FIRPTA"). Buyer
- 232 and Seller shall comply with FIRPTA, which may require Seller to provide additional cash at Closing. If Seller
- 233 is not a "foreign person", Seller can provide Buyer, at or prior to Closing, a certification of non-foreign status,
- 234 under penalties of perjury, to inform Buyer and Closing Agent that no withholding is required. See STANDARD
- 235 V for further information pertaining to FIRPTA. Buyer and Seller are advised to seek legal counsel and tax
- 236 advice regarding their respective rights, obligations, reporting and withholding requirements pursuant to
- 237 FIRPTA.
- 238 (j) **SELLER DISCLOSURE:** Seller knows of no facts materially affecting the value of the Real Property which are
- 239 not readily observable and which have not been disclosed to Buyer. Except as provided for in the preceding
- 240 sentence, Seller extends and intends no warranty and makes no representation of any type, either express or
- 241 implied, as to the physical condition or history of the Property. Except as otherwise disclosed in writing Seller
- 242 has received no written or verbal notice from any governmental entity or agency as to a currently uncorrected
- 243 building, environmental or safety code violation.

244 **PROPERTY MAINTENANCE, CONDITION, INSPECTIONS AND EXAMINATIONS**

245 11. **PROPERTY MAINTENANCE:** Except for ordinary wear and tear and Casualty Loss, Seller shall maintain the
246 Property, including, but not limited to, lawn, shrubbery, and pool, in the condition existing as of Effective Date ("AS
247 IS Maintenance Requirement").

248 12. **PROPERTY INSPECTION; RIGHT TO CANCEL:**

- 249* (a) **PROPERTY INSPECTIONS AND RIGHT TO CANCEL:** Buyer shall have 2 _____ (if left blank, then 15)
- 250 days after Effective Date ("Inspection Period") within which to have such inspections of the Property
- 251 performed as Buyer shall desire during the Inspection Period. If Buyer determines, in Buyer's sole
- 252 discretion, that the Property is not acceptable to Buyer, Buyer may terminate this Contract by delivering
- 253 written notice of such election to Seller prior to expiration of Inspection Period. If Buyer timely
- 254 terminates this Contract, the Deposit paid shall be returned to Buyer, thereupon, Buyer and Seller shall
- 255 be released of all further obligations under this Contract; however, Buyer shall be responsible for
- 256 prompt payment for such inspections, for repair of damage to, and restoration of, the Property resulting
- 257 from such inspections, and shall provide Seller with paid receipts for all work done on the Property (the
- 258 preceding provision shall survive termination of this Contract). Unless Buyer exercises the right to
- 259 terminate granted herein, Buyer accepts the physical condition of the Property and any violation of
- 260 governmental, building, environmental, and safety codes, restrictions, or requirements, but subject to
- 261 Seller's continuing AS IS Maintenance Requirement, and Buyer shall be responsible for any and all
- 262 repairs and improvements required by Buyer's lender.
- 263 (b) **WALK-THROUGH INSPECTION/RE-INSPECTION:** On the day prior to Closing Date, or on Closing Date prior
- 264 to time of Closing, as specified by Buyer, Buyer or Buyer's representative may perform a walk-through (and
- 265 follow-up walk-through, if necessary) inspection of the Property solely to confirm that all items of Personal
- 266 Property are on the Property and to verify that Seller has maintained the Property as required by the AS IS
- 267 Maintenance Requirement and has met all other contractual obligations.
- 268 (c) **SELLER ASSISTANCE AND COOPERATION IN CLOSE-OUT OF BUILDING PERMITS:** If Buyer's inspection
- 269 of the Property identifies open or needed building permits, then Seller shall promptly deliver to Buyer all plans,
- 270 written documentation or other information in Seller's possession, knowledge, or control relating to
- 271 improvements to the Property which are the subject of such open or needed Permits, and shall promptly
- 272 cooperate in good faith with Buyer's efforts to obtain estimates of repairs or other work necessary to resolve
- 273 such Permit issues. Seller's obligation to cooperate shall include Seller's execution of necessary authorizations,

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274 consents, or other documents necessary for Buyer to conduct inspections and have estimates of such repairs
 275 or work prepared, but in fulfilling such obligation, Seller shall not be required to expend, or become obligated to
 276 expend, any money.
 277 (d) **ASSIGNMENT OF REPAIR AND TREATMENT CONTRACTS AND WARRANTIES:** At Buyer's option and
 278 cost, Seller will, at Closing, assign all assignable repair, treatment and maintenance contracts and warranties
 279 to Buyer.

280 **ESCROW AGENT AND BROKER**



281 **13. ESCROW AGENT:** Any Closing Agent or Escrow Agent (collectively "Agent") receiving the Deposit, other funds
 282 and other items is authorized, and agrees by acceptance of them, to deposit them promptly, hold same in escrow
 283 within the State of Florida and, subject to **COLLECTION**, disburse them in accordance with terms and conditions
 284 of this Contract. Failure of funds to become **COLLECTED** shall not excuse Buyer's performance. When conflicting
 285 demands for the Deposit are received, or Agent has a good faith doubt as to entitlement to the Deposit, Agent may
 286 take such actions permitted by this Paragraph 13, as Agent deems advisable. If in doubt as to Agent's duties or
 287 liabilities under this Contract, Agent may, at Agent's option, continue to hold the subject matter of the escrow until
 288 the parties agree to its disbursement or until a final judgment of a court of competent jurisdiction shall determine
 289 the rights of the parties, or Agent may deposit same with the clerk of the circuit court having jurisdiction of the
 290 dispute. An attorney who represents a party and also acts as Agent may represent such party in such action. Upon
 291 notifying all parties concerned of such action, all liability on the part of Agent shall fully terminate, except to the
 292 extent of accounting for any items previously delivered out of escrow. If a licensed real estate broker, Agent will
 293 comply with provisions of Chapter 475, F.S., as amended and FREC rules to timely resolve escrow disputes through
 294 mediation, arbitration, interpleader or an escrow disbursement order.



295 In any proceeding between Buyer and Seller wherein Agent is made a party because of acting as Agent hereunder,
 296 or in any proceeding where Agent interpleads the subject matter of the escrow, Agent shall recover reasonable
 297 attorney's fees and costs incurred, to be paid pursuant to court order out of the escrowed funds or equivalent. Agent
 298 shall not be liable to any party or person for mis-delivery of any escrowed items, unless such mis-delivery is due to
 299 Agent's willful breach of this Contract or Agent's gross negligence. This Paragraph 13 shall survive Closing or
 300 termination of this Contract.

301 **14. PROFESSIONAL ADVICE; BROKER LIABILITY:** Broker advises Buyer and Seller to verify Property condition,
 302 square footage, and all other facts and representations made pursuant to this Contract and to consult appropriate
 303 professionals for legal, tax, environmental, and other specialized advice concerning matters affecting the Property
 304 and the transaction contemplated by this Contract. Broker represents to Buyer that Broker does not reside on the
 305 Property and that all representations (oral, written or otherwise) by Broker are based on Seller representations or
 306 public records. **BUYER AGREES TO RELY SOLELY ON SELLER, PROFESSIONAL INSPECTORS AND**
 307 **GOVERNMENTAL AGENCIES FOR VERIFICATION OF PROPERTY CONDITION, SQUARE FOOTAGE AND**
 308 **FACTS THAT MATERIALLY AFFECT PROPERTY VALUE AND NOT ON THE REPRESENTATIONS (ORAL,**
 309 **WRITTEN OR OTHERWISE) OF BROKER.** Buyer and Seller (individually, the "Indemnifying Party") each
 310 individually indemnifies, holds harmless, and releases Broker and Broker's officers, directors, agents and
 311 employees from all liability for loss or damage, including all costs and expenses, and reasonable attorney's fees at
 312 all levels, suffered or incurred by Broker and Broker's officers, directors, agents and employees in connection with
 313 or arising from claims, demands or causes of action instituted by Buyer or Seller based on: (i) inaccuracy of
 314 information provided by the Indemnifying Party or from public records; (ii) Indemnifying Party's misstatement(s) or
 315 failure to perform contractual obligations; (iii) Broker's performance, at Indemnifying Party's request, of any task
 316 beyond the scope of services regulated by Chapter 475, F.S., as amended, including Broker's referral,
 317 recommendation or retention of any vendor for, or on behalf of, Indemnifying Party; (iv) products or services
 318 provided by any such vendor for, or on behalf of, Indemnifying Party; and (v) expenses incurred by any such vendor.
 319 Buyer and Seller each assumes full responsibility for selecting and compensating their respective vendors and
 320 paying their other costs under this Contract whether or not this transaction closes. This Paragraph 14 will not relieve
 321 Broker of statutory obligations under Chapter 475, F.S., as amended. For purposes of this Paragraph 14, Broker
 322 will be treated as a party to this Contract. This Paragraph 14 shall survive Closing or termination of this Contract.

323 **DEFAULT AND DISPUTE RESOLUTION**

324 **15. DEFAULT:**
 325 (a) **BUYER DEFAULT:** If Buyer fails, neglects or refuses to perform Buyer's obligations under this Contract,
 326 including payment of the Deposit, within the time(s) specified, Seller may elect to recover and retain the Deposit
 327 for the account of Seller as agreed upon liquidated damages, consideration for execution of this Contract, and
 328 in full settlement of any claims, whereupon Buyer and Seller shall be relieved from all further obligations under

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329 this Contract, or Seller, at Seller's option, may, pursuant to Paragraph 16, proceed in equity to enforce Seller's
330 rights under this Contract. The portion of the Deposit, if any, paid to Listing Broker upon default by Buyer, shall
331 be split equally between Listing Broker and Cooperating Broker; provided however, Cooperating Broker's share
332 shall not be greater than the commission amount Listing Broker had agreed to pay to Cooperating Broker.
333 (b) SELLER DEFAULT: If for any reason other than failure of Seller to make Seller's title marketable after
334 reasonable diligent effort, Seller fails, neglects or refuses to perform Seller's obligations under this Contract,
335 Buyer may elect to receive return of Buyer's Deposit without thereby waiving any action for damages resulting
336 from Seller's breach, and, pursuant to Paragraph 16, may seek to recover such damages or seek specific
337 performance.

338 This Paragraph 15 shall survive Closing or termination of this Contract.

339 16. DISPUTE RESOLUTION: Unresolved controversies, claims and other matters in question between Buyer and
340 Seller arising out of, or relating to, this Contract or its breach, enforcement or interpretation ("Dispute") will be settled
341 as follows:

- 342 (a) Buyer and Seller will have 10 days after the date conflicting demands for the Deposit are made to attempt to
343 resolve such Dispute, failing which, Buyer and Seller shall submit such Dispute to mediation under Paragraph
344 16(b).
- 345 (b) Buyer and Seller shall attempt to settle Disputes in an amicable manner through mediation pursuant to Florida
346 Rules for Certified and Court-Appointed Mediators and Chapter 44, F.S., as amended (the "Mediation Rules").
347 The mediator must be certified or must have experience in the real estate industry. Injunctive relief may be
348 sought without first complying with this Paragraph 16(b). Disputes not settled pursuant to this Paragraph 16
349 may be resolved by instituting action in the appropriate court having jurisdiction of the matter. This Paragraph
350 16 shall survive Closing or termination of this Contract.

351 17. ATTORNEY'S FEES; COSTS: The parties will split equally any mediation fee incurred in any mediation permitted
352 by this Contract, and each party will pay their own costs, expenses and fees, including attorney's fees, incurred in
353 conducting the mediation. In any litigation permitted by this Contract, the prevailing party shall be entitled to recover
354 from the non-prevailing party costs and fees, including reasonable attorney's fees, incurred in conducting the
355 litigation. This Paragraph 17 shall survive Closing or termination of this Contract.




356 **STANDARDS FOR REAL ESTATE TRANSACTIONS ("STANDARDS")**

357 18. STANDARDS:

358 **A. TITLE:**

359 (i) TITLE EVIDENCE; RESTRICTIONS; EASEMENTS; LIMITATIONS: Within the time period provided in
360 Paragraph 9(c), the Title Commitment, with legible copies of instruments listed as exceptions attached thereto, shall
361 be issued and delivered to Buyer. The Title Commitment shall set forth those matters to be discharged by Seller at
362 or before Closing and shall provide that, upon recording of the deed to Buyer, an owner's policy of title insurance
363 in the amount of the Purchase Price, shall be issued to Buyer insuring Buyer's marketable title to the Real Property,
364 subject only to the following matters: (a) comprehensive land use plans, zoning, and other land use restrictions,
365 prohibitions and requirements imposed by governmental authority; (b) restrictions and matters appearing on the
366 Plat or otherwise common to the subdivision; (c) outstanding oil, gas and mineral rights of record without right of
367 entry; (d) unplatted public utility easements of record (located contiguous to real property lines and not more than
368 10 feet in width as to rear or front lines and 7 1/2 feet in width as to side lines); (e) taxes for year of Closing and
369 subsequent years; and (f) assumed mortgages and purchase money mortgages, if any (if additional items, attach
370 addendum); provided, that, none prevent use of Property for RESIDENTIAL PURPOSES. If there exists at Closing
371 any violation of items identified in (b) - (f) above, then the same shall be deemed a title defect. Marketable title shall
372 be determined according to applicable Title Standards adopted by authority of The Florida Bar and in accordance
373 with law.

374 (ii) TITLE EXAMINATION: Buyer shall have 5 days after receipt of Title Commitment to examine it and notify Seller
375 in writing specifying defect(s), if any, that render title unmarketable. If Seller provides Title Commitment and it is
376 delivered to Buyer less than 5 days prior to Closing Date, Buyer may extend Closing for up to 5 days after date of
377 receipt to examine same in accordance with this STANDARD A. Seller shall have 30 days ("Cure Period") after
378 receipt of Buyer's notice to take reasonable diligent efforts to remove defects. If Buyer fails to so notify Seller, Buyer
379 shall be deemed to have accepted title as it then is. If Seller cures defects within Cure Period, Seller will deliver
380 written notice to Buyer (with proof of cure acceptable to Buyer and Buyer's attorney) and the parties will close this
381 Contract on Closing Date (or if Closing Date has passed, within 10 days after Buyer's receipt of Seller's notice). If
382 Seller is unable to cure defects within Cure Period, then Buyer may, within 5 days after expiration of Cure Period,

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STANDARDS FOR REAL ESTATE TRANSACTIONS ("STANDARDS") CONTINUED

383 deliver written notice to Seller: (a) extending Cure Period for a specified period not to exceed 120 days within which
384 Seller shall continue to use reasonable diligent effort to remove or cure the defects ("Extended Cure Period"); or
385 (b) electing to accept title with existing defects and close this Contract on Closing Date (or if Closing Date has
386 passed, within the earlier of 10 days after end of Extended Cure Period or Buyer's receipt of Seller's notice), or (c)
387 electing to terminate this Contract and receive a refund of the Deposit, thereby releasing Buyer and Seller from all
388 further obligations under this Contract. If after reasonable diligent effort, Seller is unable to timely cure defects, and
389 Buyer does not waive the defects, this Contract shall terminate, and Buyer shall receive a refund of the Deposit,
390 thereby releasing Buyer and Seller from all further obligations under this Contract.

391 **B. SURVEY:** If Survey discloses encroachments on the Real Property or that improvements located thereon
392 encroach on setback lines, easements, or lands of others, or violate any restrictions, covenants, or applicable
393 governmental regulations described in STANDARD A (i)(a), (b) or (d) above, Buyer shall deliver written notice of
394 such matters, together with a copy of Survey, to Seller within 5 days after Buyer's receipt of Survey, but no later
395 than Closing. If Buyer timely delivers such notice and Survey to Seller, such matters identified in the notice and
396 Survey shall constitute a title defect, subject to cure obligations of STANDARD A above. If Seller has delivered a
397 prior survey, Seller shall, at Buyer's request, execute an affidavit of "no change" to the Real Property since the
398 preparation of such prior survey, to the extent the affirmations therein are true and correct.

399 **C. INGRESS AND EGRESS:** Seller represents that there is ingress and egress to the Real Property and title to
400 the Real Property is insurable in accordance with STANDARD A without exception for lack of legal right of access.

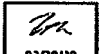

401 **D. LEASE INFORMATION:** Seller shall, at least 10 days prior to Closing, furnish to Buyer estoppel letters from
402 tenant(s)/occupant(s) specifying nature and duration of occupancy, rental rates, advanced rent and security
403 deposits paid by tenant(s) or occupant(s) ("Estoppel Letter(s)"). If Seller is unable to obtain such Estoppel Letter(s)
404 the same information shall be furnished by Seller to Buyer within that time period in the form of a Seller's affidavit
405 and Buyer may thereafter contact tenant(s) or occupant(s) to confirm such information. If Estoppel Letter(s) or
406 Seller's affidavit, if any, differ materially from Seller's representations and lease(s) provided pursuant to Paragraph
407 6, or if tenant(s)/occupant(s) fail or refuse to confirm Seller's affidavit, Buyer may deliver written notice to Seller
408 within 5 days after receipt of such information, but no later than 5 days prior to Closing Date, terminating this
409 Contract and receive a refund of the Deposit, thereby releasing Buyer and Seller from all further obligations under
410 this Contract. Seller shall, at Closing, deliver and assign all leases to Buyer who shall assume Seller's obligations
411 thereunder.

412 **E. LIENS:** Seller shall furnish to Buyer at Closing an affidavit attesting (i) to the absence of any financing
413 statement, claims of lien or potential lienors known to Seller and (ii) that there have been no improvements or
414 repairs to the Real Property for 90 days immediately preceding Closing Date. If the Real Property has been
415 improved or repaired within that time, Seller shall deliver releases or waivers of construction liens executed by all
416 general contractors, subcontractors, suppliers and materialmen in addition to Seller's lien affidavit setting forth
417 names of all such general contractors, subcontractors, suppliers and materialmen, further affirming that all charges
418 for improvements or repairs which could serve as a basis for a construction lien or a claim for damages have been
419 paid or will be paid at Closing.

420 **F. TIME:** Calendar days shall be used in computing time periods. Time is of the essence in this Contract. Other
421 than time for acceptance and Effective Date as set forth in Paragraph 3, any time periods provided for or dates
422 specified in this Contract, whether preprinted, handwritten, typewritten or inserted herein, which shall end or occur
423 on a Saturday, Sunday, or a national legal holiday (see 5 U.S.C. 6103) shall extend to 5:00 p.m. (where the Property
424 is located) of the next business day.

425 **G. FORCE MAJEURE:** Buyer or Seller shall not be required to perform any obligation under this Contract or be
426 liable to each other for damages so long as performance or non-performance of the obligation, or the availability of
427 services, insurance or required approvals essential to Closing, is disrupted, delayed, caused or prevented by Force
428 Majeure. "Force Majeure" means: hurricanes, floods, extreme weather, earthquakes, fire, or other acts of God,
429 unusual transportation delays, or wars, insurrections, or acts of terrorism, which, by exercise of reasonable diligent
430 effort, the non-performing party is unable in whole or in part to prevent or overcome. All time periods, including
431 Closing Date, will be extended a reasonable time up to 7 days after the Force Majeure no longer prevents
432 performance under this Contract, provided, however, if such Force Majeure continues to prevent performance under
433 this Contract more than 30 days beyond Closing Date, then either party may terminate this Contract by delivering
434 written notice to the other and the Deposit shall be refunded to Buyer, thereby releasing Buyer and Seller from all
435 further obligations under this Contract.

436 **H. CONVEYANCE:** Seller shall convey marketable title to the Real Property by statutory warranty, trustee's,
437 personal representative's, or guardian's deed, as appropriate to the status of Seller, subject only to matters
438 described in STANDARD A and those accepted by Buyer. Personal Property shall, at request of Buyer, be

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STANDARDS FOR REAL ESTATE TRANSACTIONS ("STANDARDS") CONTINUED

439 transferred by absolute bill of sale with warranty of title, subject only to such matters as may be provided for in this
440 Contract.

441 **I. CLOSING LOCATION; DOCUMENTS; AND PROCEDURE:**

442 (i) **LOCATION:** Closing will be conducted by the attorney or other closing agent ("Closing Agent") designated by
443 the party paying for the owner's policy of title insurance and will take place in the county where the Real Property
444 is located at the office of the Closing Agent, or at such other location agreed to by the parties. If there is no title
445 insurance, Seller will designate Closing Agent. Closing may be conducted by mail, overnight courier, or electronic
446 means.

447 (ii) **CLOSING DOCUMENTS:** Seller shall at or prior to Closing, execute and deliver, as applicable, deed, bill of
448 sale, certificate(s) of title or other documents necessary to transfer title to the Property, construction lien affidavit(s),
449 owner's possession and no lien affidavit(s), and assignment(s) of leases. Seller shall provide Buyer with paid
450 receipts for all work done on the Property pursuant to this Contract. Buyer shall furnish and pay for, as applicable,
451 the survey, flood elevation certification, and documents required by Buyer's lender.

452 (iii) **FinCEN GTO NOTICE.** If Closing Agent is required to comply with the U.S. Treasury Department's
453 Financial Crimes Enforcement Network ("FinCEN") Geographic Targeting Orders ("GTOs"), then Buyer
454 shall provide Closing Agent with the information related to Buyer and the transaction contemplated by this
455 Contract that is required to complete IRS Form 8300, and Buyer consents to Closing Agent's collection and
456 report of said information to IRS.

457 (iv) **PROCEDURE:** The deed shall be recorded upon COLLECTION of all closing funds. If the Title Commitment
458 provides insurance against adverse matters pursuant to Section 627.7841, F.S., as amended, the escrow closing
459 procedure required by STANDARD J shall be waived, and Closing Agent shall, subject to COLLECTION of all
460 closing funds, disburse at Closing the brokerage fees to Broker and the net sale proceeds to Seller.



461 **J. ESCROW CLOSING PROCEDURE:** If Title Commitment issued pursuant to Paragraph 9(c) does not provide
462 for insurance against adverse matters as permitted under Section 627.7841, F.S., as amended, the following
463 escrow and closing procedures shall apply: (1) all Closing proceeds shall be held in escrow by the Closing Agent
464 for a period of not more than 10 days after Closing; (2) if Seller's title is rendered unmarketable, through no fault of
465 Buyer, Buyer shall, within the 10 day period, notify Seller in writing of the defect and Seller shall have 30 days from
466 date of receipt of such notification to cure the defect; (3) if Seller fails to timely cure the defect, the Deposit and all
467 Closing funds paid by Buyer shall, within 5 days after written demand by Buyer, be refunded to Buyer and,
468 simultaneously with such repayment, Buyer shall return the Personal Property, vacate the Real Property and re-
469 convey the Property to Seller by special warranty deed and bill of sale; and (4) if Buyer fails to make timely demand
470 for refund of the Deposit, Buyer shall take title as is, waiving all rights against Seller as to any intervening defect
471 except as may be available to Buyer by virtue of warranties contained in the deed or bill of sale.

472 **K. PRORATIONS; CREDITS:** The following recurring items will be made current (if applicable) and prorated as of
473 the day prior to Closing Date, or date of occupancy if occupancy occurs before Closing Date: real estate taxes
474 (including special benefit tax assessments imposed by a CDD), interest, bonds, association fees, insurance, rents
475 and other expenses of Property. Buyer shall have option of taking over existing policies of insurance, if assumable,
476 in which event premiums shall be prorated. Cash at Closing shall be increased or decreased as may be required
477 by prorations to be made through day prior to Closing. Advance rent and security deposits, if any, will be credited
478 to Buyer. Escrow deposits held by Seller's mortgagee will be paid to Seller. Taxes shall be prorated based on
479 current year's tax. If Closing occurs on a date when current year's millage is not fixed but current year's assessment
480 is available, taxes will be prorated based upon such assessment and prior year's millage. If current year's
481 assessment is not available, then taxes will be prorated on prior year's tax. If there are completed improvements
482 on the Real Property by January 1st of year of Closing, which improvements were not in existence on January 1st
483 of prior year, then taxes shall be prorated based upon prior year's millage and at an equitable assessment to be
484 agreed upon between the parties, failing which, request shall be made to the County Property Appraiser for an
485 informal assessment taking into account available exemptions. In all cases, due allowance shall be made for the
486 maximum allowable discounts and applicable homestead and other exemptions. A tax proration based on an
487 estimate shall, at either party's request, be readjusted upon receipt of current year's tax bill. This STANDARD K
488 shall survive Closing.

489 **L. ACCESS TO PROPERTY TO CONDUCT APPRAISALS, INSPECTIONS, AND WALK-THROUGH:** Seller
490 shall, upon reasonable notice, provide utilities service and access to Property for appraisals and inspections,
491 including a walk-through (or follow-up walk-through if necessary) prior to Closing.

492 **M. RISK OF LOSS:** If, after Effective Date, but before Closing, Property is damaged by fire or other casualty
493 ("Casualty Loss") and cost of restoration (which shall include cost of pruning or removing damaged trees) does not
494 exceed 1.5% of Purchase Price, cost of restoration shall be an obligation of Seller and Closing shall proceed
495 pursuant to terms of this Contract. If restoration is not completed as of Closing, a sum equal to 125% of estimated

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STANDARDS FOR REAL ESTATE TRANSACTIONS ("STANDARDS") CONTINUED

498 cost to complete restoration (not to exceed 1.5% of Purchase Price) will be escrowed at Closing. If actual cost of
499 restoration exceeds escrowed amount, Seller shall pay such actual costs (but, not in excess of 1.5% of Purchase
500 Price). Any unused portion of escrowed amount shall be returned to Seller. If cost of restoration exceeds 1.5% of
501 Purchase Price, Buyer shall elect to either take Property "as is" together with the 1.5%, or receive a refund of the
502 Deposit thereby releasing Buyer and Seller from all further obligations under this Contract. Seller's sole obligation
503 with respect to tree damage by casualty or other natural occurrence shall be cost of pruning or removal.

504 N. 1031 EXCHANGE: If either Seller or Buyer wish to enter into a like-kind exchange (either simultaneously with
505 Closing or deferred) under Section 1031 of the Internal Revenue Code ("Exchange"), the other party shall cooperate
506 in all reasonable respects to effectuate the Exchange, including execution of documents; provided, however,
507 cooperating party shall incur no liability or expense related to the Exchange, and Closing shall not be contingent
508 upon, nor extended or delayed by, such Exchange.

509 O. CONTRACT NOT RECORDABLE; PERSONS BOUND; NOTICE; DELIVERY; COPIES; CONTRACT
510 EXECUTION: Neither this Contract nor any notice of it shall be recorded in any public records. This Contract shall
511 be binding on, and inure to the benefit of, the parties and their respective heirs or successors in interest. Whenever
512 the context permits, singular shall include plural and one gender shall include all. Notice and delivery given by or to
513 the attorney or broker (including such broker's real estate licensee) representing any party shall be as effective as
514 if given by or to that party. All notices must be in writing and may be made by mail, personal delivery or electronic
515 (including "pdf") media. A facsimile or electronic (including "pdf") copy of this Contract and any signatures hereon
516 shall be considered for all purposes as an original. This Contract may be executed by use of electronic signatures,
517 as determined by Florida's Electronic Signature Act and other applicable laws.

518 P. INTEGRATION; MODIFICATION: This Contract contains the full and complete understanding and agreement
519 of Buyer and Seller with respect to the transaction contemplated by this Contract and no prior agreements or
520 representations shall be binding upon Buyer or Seller unless included in this Contract. No modification to or change
521 in this Contract shall be valid or binding upon Buyer or Seller unless in writing and executed by the parties intended
522 to be bound by it.

523 Q. WAIVER: Failure of Buyer or Seller to insist on compliance with, or strict performance of, any provision of this
524 Contract, or to take advantage of any right under this Contract, shall not constitute a waiver of other provisions or
525 rights.

526 R. RIDERS; ADDENDA; TYPEWRITTEN OR HANDWRITTEN PROVISIONS: Riders, addenda, and typewritten
527 or handwritten provisions shall control all printed provisions of this Contract in conflict with them.

528 S. COLLECTION or COLLECTED: "COLLECTION" or "COLLECTED" means any checks tendered or
529 received, including Deposits, have become actually and finally collected and deposited in the account of
530 Escrow Agent or Closing Agent. Closing and disbursement of funds and delivery of closing documents
531 may be delayed by Closing Agent until such amounts have been COLLECTED in Closing Agent's accounts.

532 T. RESERVED.


533 U. APPLICABLE LAW AND VENUE: This Contract shall be construed in accordance with the laws of the State
534 of Florida and venue for resolution of all disputes, whether by mediation, arbitration or litigation, shall lie in the
535 county where the Real Property is located.

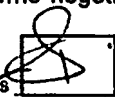

536 V. FIRPTA TAX WITHHOLDING: If a seller of U.S. real property is a "foreign person" as defined by FIRPTA,
537 Section 1445 of the Internal Revenue Code ("Code") requires the buyer of the real property to withhold up to 15%
538 of the amount realized by the seller on the transfer and remit the withheld amount to the Internal Revenue Service
539 (IRS) unless an exemption to the required withholding applies or the seller has obtained a Withholding Certificate
540 from the IRS authorizing a reduced amount of withholding.

541 (i) No withholding is required under Section 1445 of the Code if the Seller is not a "foreign person". Seller can
542 provide proof of non-foreign status to Buyer by delivery of written certification signed under penalties of perjury,
543 stating that Seller is not a foreign person and containing Seller's name, U.S. taxpayer identification number and
544 home address (or office address, in the case of an entity), as provided for in 26 CFR 1.1445-2(b). Otherwise, Buyer
545 shall withhold the applicable percentage of the amount realized by Seller on the transfer and timely remit said funds
546 to the IRS.

547 (ii) If Seller is a foreign person and has received a Withholding Certificate from the IRS which provides for reduced
548 or eliminated withholding in this transaction and provides same to Buyer by Closing, then Buyer shall withhold the
549 reduced sum required, if any, and timely remit said funds to the IRS.

550 (iii) If prior to Closing Seller has submitted a completed application to the IRS for a Withholding Certificate and has
551 provided to Buyer the notice required by 26 CFR 1.1445-1(c) (2)(i)(B) but no Withholding Certificate has been
552 received as of Closing, Buyer shall, at Closing, withhold the applicable percentage of the amount realized by Seller
553 on the transfer and, at Buyer's option, either (a) timely remit the withheld funds to the IRS or (b) place the funds in
554 escrow, at Seller's expense, with an escrow agent selected by Buyer and pursuant to terms negotiated by the

Buyer's Initials  
Florida Realtors, Inc. - ASIS-5x

Seller's Initials  

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STANDARDS FOR REAL ESTATE TRANSACTIONS ("STANDARDS") CONTINUED

553 parties, to be subsequently disbursed in accordance with the Withholding Certificate issued by the IRS or remitted
554 directly to the IRS if the Seller's application is rejected or upon terms set forth in the escrow agreement.
555 (iv) In the event the net proceeds due Seller are not sufficient to meet the withholding requirement(s) in this
556 transaction, Seller shall deliver to Buyer, at Closing, the additional COLLECTED funds necessary to satisfy the
557 applicable requirement and thereafter Buyer shall timely remit said funds to the IRS or escrow the funds for
558 disbursement in accordance with the final determination of the IRS, as applicable.
559 (v) Upon remitting funds to the IRS pursuant to this STANDARD, Buyer shall provide Seller copies of IRS Forms
560 8288 and 8288-A, as filed.

561 W. RESERVED

562 X. BUYER WAIVER OF CLAIMS: To the extent permitted by law, Buyer waives any claims against Seller
563 and against any real estate licensee involved in the negotiation of this Contract for any damage or defects
564 pertaining to the physical condition of the Property that may exist at Closing of this Contract and be
565 subsequently discovered by the Buyer or anyone claiming by, through, under or against the Buyer. This
566 provision does not relieve Seller's obligation to comply with Paragraph 10(j). This Standard X shall survive
567 Closing.

568 ADDENDA AND ADDITIONAL TERMS

569 * 19. ADDENDA: The following additional terms are included in the attached addenda or riders and incorporated into this
570 Contract (Check if applicable):

- 571 [X] A. Condominium Rider [] K. RESERVED [] T. Pre-Closing Occupancy
572 [] B. Homeowners' Assn. [] L. RESERVED [] U. Post-Closing Occupancy
573 [] C. Seller Financing [] M. Defective Drywall [] V. Sale of Buyer's Property
574 [] D. Mortgage Assumption [] N. Coastal Construction Control [] W. Back-up Contract
575 [] E. FHA/VA Financing [] O. Insulation Disclosure [] X. Kick-out Clause
576 [] F. Appraisal Contingency [] P. Lead Paint Disclosure (Pre-1978) [] Y. Seller's Attorney Approval
577 [] G. Short Sale [] Q. Housing for Older Persons [] Z. Buyer's Attorney Approval
578 [] H. Homeowners/Flood Ins. [] R. Rezoning [] AA. Licensee Property Interest
579 [] I. RESERVED [] S. Lease Purchase/ Lease Option [] BB. Binding Arbitration
580 [] J. Interest-Bearing Acct. [] CC. Miami-Dade County
581 Special Taxing District
582 Disclosure
583 [X] Other: COVID-19

571 * 20. ADDITIONAL TERMS: *Notwithstanding any provision of this Agreement, Seller, at Seller's sole effort and expense, shall be
572 responsible for closing out any open/expired permits and curing any code enforcement violations and/or condominium association or
573 homeowners association violations, and paying any fees, fines and/or assessments associated therewith. If Buyer's inspection of the property
574 identifies needed building permits, then Buyer shall have the option of holding Seller responsible for resolving such permit issues at Seller's
575 sole effort and expense prior to closing, or Buyer may terminate this Contract by delivering written notice of such election to Seller, and the
576 Deposit paid shall be returned to Buyer, thereupon Buyer and Seller shall be released of all further obligations under this Contract.

577 Seller to produce to buyer's attorney an order determining heirs from the court within 30 days of executed contract.

578 Buyer, Nicole Miller, may decide to create an LLC under which the property will be purchased.

579 Buyer is a licensed Real Estate Broker Association and there is no commission due to Buyer on this purchase

580 COUNTER-OFFER/REJECTION

- 581 [] Seller counters Buyer's offer (to accept the counter-offer, Buyer must sign or initial the counter-offered terms and
582 deliver a copy of the acceptance to Seller).
583 [] Seller rejects Buyer's offer.

584 Buyer's Initials [Signature] []
585 Florida Realtors/Equal Housing Lender - ASIS-5x

586 Seller's Initials [Signature] []

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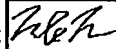
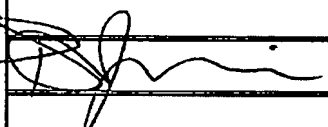
dotloop signature verification: [http://dotloop.com](#)

592 THIS IS INTENDED TO BE A LEGALLY BINDING CONTRACT. IF NOT FULLY UNDERSTOOD, SEEK THE
593 ADVICE OF AN ATTORNEY PRIOR TO SIGNING.

594 THIS FORM HAS BEEN APPROVED BY THE FLORIDA REALTORS AND THE FLORIDA BAR.

595 *Approval of this form by the Florida Realtors and The Florida Bar does not constitute an opinion that any of the*
596 *terms and conditions in this Contract should be accepted by the parties in a particular transaction. Terms and*
597 *conditions should be negotiated based upon the respective interests, objectives and bargaining positions of all*
598 *interested persons.*


599 AN ASTERISK (*) FOLLOWING A LINE NUMBER IN THE MARGIN INDICATES THE LINE CONTAINS A BLANK
600 TO BE COMPLETED.

601*	Buyer:		dotloop verified 03/20/20 10:53 PM EDT 6080 88U-179-TUGN	Date: _____
602*	Buyer:	_____		Date: _____
603*	Seller:	 Karen B. Schapira, Atty		Date: March 21, 2020
604*	Seller:	_____		Date: _____

605	Buyer's address for purposes of notice	Seller's address for purposes of notice
606*	7440 Pinewalk Dr. S.	_____
607*	Margate Fl. 33063	_____
608*	_____	_____

609 **BROKER:** Listing and Cooperating Brokers, if any, named below (collectively, "Broker"), are the only Brokers
610 entitled to compensation in connection with this Contract. Instruction to Closing Agent: Seller and Buyer direct
611 Closing Agent to disburse at Closing the full amount of the brokerage fees as specified in separate brokerage
612 agreements with the parties and cooperative agreements between the Brokers, except to the extent Broker has
613 retained such fees from the escrowed funds. This Contract shall not modify any MLS or other offer of compensation
614 made by Seller or Listing Broker to Cooperating Brokers.

615*	_____	_____
616	Cooperating Sales Associate, if any	Listing Sales Associate
617*	_____	_____
618	Cooperating Broker, if any	Listing Broker

Buyer's Initials  _____
FloridaRealtors.com - ASIS-5x

Seller's Initials  _____
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dotloop signature verification: 0151-0157-0157-0157

Comprehensive Rider to the Residential Contract For Sale And Purchase

THIS FORM HAS BEEN APPROVED BY THE FLORIDA REALTORS AND THE FLORIDA BAR



If Initialed by all parties, the clauses below will be incorporated into the Florida Realtors®/Florida Bar Residential Contract For Sale And Purchase between Karen Schapira as Executor of the Estate of Brenda McCray (SELLER) and Nicole Miller (BUYER)

concerning the Property described as 2771 Riverside Drive, 416-A, Coral Springs, FL 33065

CORAL SPRINGS TOWER CLUB II CONDO UNIT 416 BLDG A

Buyer's Initials

NS
01/27/20
1057 PM EDT
dotloop verified

[Empty box]

Seller's Initials

KS

[Empty box]

A. CONDOMINIUM RIDER

1. CONDOMINIUM ASSOCIATION APPROVAL:

The Association's approval of Buyer (CHECK ONE): is is not required. If approval is required, this Contract is contingent upon Buyer being approved by the Association no later than 1 (if left blank, then 5) days prior to Closing. Within 30 (if left blank, then 5) days after Effective Date Seller shall initiate the approval process with the Association and Buyer shall apply for such approval. Buyer and Seller shall sign and deliver any documents required by the Association in order to complete the transfer of the Property and each shall use diligent effort to obtain such approval, including making personal appearances if required. If Buyer is not approved within the stated time period, this Contract shall terminate and Buyer shall be refunded the Deposit, thereby releasing Buyer and Seller from all further obligations under this Contract.

2. RIGHT OF FIRST REFUSAL:

- (a) The Association (CHECK ONE): has does not have a right of first refusal ("Right"). If the Association has a Right, this Contract is contingent upon the Association, within the time permitted for the exercise of such Right, either providing written confirmation to Buyer that the Association is not exercising that Right, or failing to timely exercise such Right pursuant to the terms of the Declaration of Condominium ("Declaration", which reference includes all amendments thereto).
- (b) The members of the Association (CHECK ONE): have do not have a Right. If the members do have a Right, this Contract is contingent upon the members, within the time permitted for the exercise of such Right, either providing written confirmation to Buyer that the members are not exercising that Right, or failing to timely exercise such Right pursuant to the terms of the Declaration.
- (c) Buyer and Seller shall, within _____ (if left blank, then 5) days after Effective Date, sign and deliver any documents required as a condition precedent to the exercise of the Right, and shall use diligent effort to submit and process the matter with the Association and members, including personal appearances, if required.
- (d) If, within the stated time period, the Association, the members of the Association, or both, fail to provide the written confirmation or the Right has not otherwise expired, then this Contract shall terminate and the Deposit shall be refunded to the Buyer, thereby releasing Buyer and Seller from all further obligations under this Contract.
- (e) If the Association or a member timely exercises its or their Right, this Contract shall terminate and the Deposit shall be refunded to Buyer (unless this Contract provides otherwise), thereby releasing Buyer and Seller from all further obligations under this Contract, and Seller shall pay to Broker the full commission at Closing in recognition that Broker procured the sale.

3. FEES; ASSESSMENTS; PRORATIONS; LITIGATION:

(a) Condominium Association assessment(s) and Rents: Seller represents that the current Association assessment(s) installments is/are

\$212.85 payable (CHECK ONE): monthly quarterly semi-annually annually

and if more than one Association assessment

\$ _____ payable (CHECK ONE): monthly quarterly semi-annually annually

and the current rent on recreation areas, if any, is

\$ _____ payable (CHECK ONE): monthly quarterly semi-annually annually

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A. CONDOMINIUM RIDER (CONTINUED)

All annual assessments levied by the Association and rent on recreational areas, if any, shall be made current by Seller at Closing, and Buyer shall reimburse Seller for prepayments.

- (b) Fees: Seller shall, at Closing, pay all fines imposed against the Unit by the Condominium Association as of Closing Date and any fees the Association charges to provide information about the Property, assessment(s) and fees.

If Property is part of a Homeowners' Association, see Rider B. HOMEOWNERS' ASSOCIATION/COMMUNITY DISCLOSURE for further information including additional assessments and fees.

- (c) Special Assessments and Prorations:

- (i) Seller represents that Seller is not aware of any special or other assessment that has been levied by the Association or that has been an item on the agenda, or reported in the minutes, of the Association within twelve (12) months prior to Effective Date, ("pending") except as follows: _____

- (ii) If special assessments levied or pending exist as of the Effective Date are disclosed above by Seller and may be paid in installments (CHECK ONE): Buyer Seller (if left blank, then Buyer) shall pay installments due after Closing Date. If Seller is checked, Seller shall pay the assessment in full prior to or at the time of Closing.

- (iii) If special assessments levied or pending exist as of the Effective Date and have not been disclosed above by Seller, then Seller shall pay such assessments in full at the time of Closing.

- (iv) If, after Effective Date, the Association imposes a special assessment for improvements, work or services, which was not pending as of the Effective Date, then Seller shall pay all amounts due before Closing Date and Buyer shall pay all amounts due after Closing Date.

- (v) A special assessment shall be deemed levied for purposes of this paragraph on the date when the assessment has been approved as required for enforcement pursuant to Florida law and the condominium documents listed in Paragraph 5.

- (vi) Association assets and liabilities, including Association reserve accounts, shall not be prorated.

- (d) Litigation: Seller represents that Seller is not aware of pending or anticipated litigation affecting the Property or the common elements, if any, except as follows: _____

4. SPRINKLER SYSTEM RETROFIT:

If, pursuant to Sections 718.112(2)(l), F.S., the Association has voted to forego retrofitting its fire sprinkler system or handrails and guardrails for the condominium units, then prior to Closing Seller shall furnish to Buyer the written notice of Association's vote to forego such retrofitting.

**5. NON-DEVELOPER DISCLOSURE:
(CHECK ONE):**

(a) THE BUYER HEREBY ACKNOWLEDGES THAT BUYER HAS BEEN PROVIDED A CURRENT COPY OF THE DECLARATION OF CONDOMINIUM, ARTICLES OF INCORPORATION OF THE ASSOCIATION, BYLAWS AND RULES OF THE ASSOCIATION, AND A COPY OF THE MOST RECENT YEAR-END FINANCIAL INFORMATION AND FREQUENTLY ASKED QUESTIONS AND ANSWERS DOCUMENT MORE THAN 3 DAYS, EXCLUDING SATURDAYS, SUNDAYS, AND LEGAL HOLIDAYS, PRIOR TO EXECUTION OF THIS CONTRACT.

(b) THIS AGREEMENT IS VOIDABLE BY BUYER BY DELIVERING WRITTEN NOTICE OF THE BUYER'S INTENTION TO CANCEL WITHIN 3 DAYS, EXCLUDING SATURDAYS, SUNDAYS, AND LEGAL HOLIDAYS, AFTER THE DATE OF EXECUTION OF THIS AGREEMENT BY THE BUYER AND RECEIPT BY BUYER OF A CURRENT COPY OF THE DECLARATION OF CONDOMINIUM, ARTICLES OF INCORPORATION, BYLAWS AND RULES OF THE ASSOCIATION, AND A COPY OF THE MOST RECENT YEAR-END FINANCIAL INFORMATION AND FREQUENTLY ASKED QUESTIONS AND ANSWERS DOCUMENT IF SO REQUESTED IN WRITING. ANY PURPORTED WAIVER OF THESE VOIDABILITY RIGHTS SHALL BE OF NO EFFECT. BUYER MAY EXTEND THE TIME FOR CLOSING FOR A PERIOD OF NOT MORE THAN 3 DAYS, EXCLUDING SATURDAYS, SUNDAYS, AND

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LEGAL HOLIDAYS, AFTER THE BUYER RECEIVES THE DECLARATION, ARTICLES OF INCORPORATION, BYLAWS AND RULES OF THE ASSOCIATION, AND A COPY OF THE MOST RECENT YEAR-END FINANCIAL INFORMATION AND FREQUENTLY ASKED QUESTIONS AND ANSWERS DOCUMENT IF REQUESTED IN WRITING. BUYER'S RIGHT TO VOID THIS AGREEMENT SHALL TERMINATE AT CLOSING.

6. BUYER'S REQUEST FOR DOCUMENTS:

Buyer is entitled, at Seller's expense, to current copies of the condominium documents specified in Paragraph 5, above. Buyer (CHECK ONE): requests does not request a current copy of the documents specified in Paragraph 5, above. If this Contract does not close, Buyer shall immediately return the documents to Seller or reimburse Seller for the cost of the documents.

7. BUYER'S RECEIPT OF DOCUMENTS:

(COMPLETE AND CHECK ONLY IF CORRECT) Buyer received the documents described in Paragraph 5, above, on _____.

8. COMMON ELEMENTS; PARKING:

The Property includes the unit being purchased and an undivided interest in the common elements and appurtenant limited common elements of the condominium, as specified in the Declaration. Seller's right and interest in or to the use of the following parking space(s), garage, and other areas are included in the sale of the Property and shall be assigned to Buyer at Closing, subject to the Declaration:

Parking Space(s) # _____ Garage # _____ Other: _____

9. INSPECTIONS AND REPAIRS:

The rights and obligations arising under Paragraphs 11 and 12 of this Contract to maintain, repair, replace or treat are limited to Seller's individual condominium unit and unless Seller is otherwise responsible do not extend to common elements, limited common elements, or any other part of the condominium property.

10. GOVERNANCE FORM:

PURSUANT TO CHAPTER 718, FLORIDA STATUTES, BUYER IS ENTITLED TO RECEIVE FROM SELLER A COPY OF THE GOVERNANCE FORM IN THE FORMAT PROVIDED BY THE DIVISION OF FLORIDA CONDOMINIUMS, TIMESHARES AND MOBILE HOMES OF THE DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION, SUMMARIZING THE GOVERNANCE OF THE CONDOMINIUM ASSOCIATION.

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Addendum to Contract

Addendum No. 1 to the Contract dated 03/21/2020 between
Karen Schapira as Executor of the Estate of Brenda McCray (Seller)
and Nicole Miller (Buyer)

concerning the property described as:

2771 RIVERSIDE DR APT 416-A CORAL SPRINGS, FL 33065-5549

(the "Contract"). Buyer and Seller make the following terms and conditions part of the Contract.

COVID-19 Addendum

Buyer or Seller shall not be required to perform any obligation under this Contract or be liable to each other for damages so long as performance or non-performance of the obligation, or the availability of services essential to Closing, is disrupted, delayed, caused or prevented by government ordered quarantine and/or travel restrictions of any essential parties to the closing of this transaction and/or closure of any essential businesses to the closing of this transaction as a result of the Covid-19 virus.

"Essential Parties" / "Essential Businesses" means, buyer, seller, buyer's lender, buyer's financial institution, buyer's home owners insurance provider, selling brokerage, listing brokerage and/or closing agent

All time periods, including but not limited to Inspections, Loan Approval, and Closing Date, will be extended up to 10 days after the Covid-19 quarantines, travel restrictions, and/or closures no longer prevent performance under this Contract, provided, however, if such Covid-19 quarantines, travel restrictions, and/or closures continue to prevent performance under this Contract for more than 30 days beyond Closing Date, then either party may terminate this Contract by delivering written notice to the other party and the Deposit shall be refunded to Buyer, thereby releasing Buyer and Seller from all further obligations under this Contract.


Date: 03/20/2020

Buyer:  Digitally signed by Nicole Miller
DN: cn=Nicole Miller, o=dotloop

Date: _____

Buyer: _____


Date: _____

Seller: Karen B. Schapira Digitally signed by Karen B. Schapira
Date: 2020.03.21.17:05:17 -0400 

Date: _____

Seller: _____

PREPARED BY:


FIRST AMERICAN MORTGAGE SOLUTIONS
1795 INTERNATIONAL WAY
IDAHO FALLS, ID 83402

AND WHEN RECORDED MAIL TO:
FIRST AMERICAN MORTGAGE SOLUTIONS
1795 INTERNATIONAL WAY
IDAHO FALLS, ID 83402

FLORIDA
COUNTY OF **BROWARD**



MORTGAGE RELEASE, SATISFACTION, AND DISCHARGE

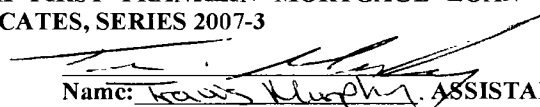
The undersigned, U. S. BANK, NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE TO BANK OF AMERICA, N. A. AS SUCCESSOR BY MERGER TO LASALLE BANK N. A., AS TRUSTEE FOR MERRILL LYNCH FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-3, the Mortgagee of that certain Mortgage described below, does hereby release, discharge and reconvey, to the persons legally entitled thereto, all of its right, title, and interest in and to the real estate described in said Mortgage, forever satisfying, releasing, cancelling, and discharging the lien from said Mortgage.

Said Mortgage bearing the date **MARCH 26, 2007**, executed by **BRENDA MCCRAY, A SINGLE WOMAN**, Mortgagor, and recorded in Public Records in the Office of the Clerk of the Circuit Court for **BROWARD** County, State of **FLORIDA** on **APRIL 18, 2007** in Book **43909** at Page **868** as Clerk's File No. **106999884**.

LEGAL DESCRIPTION **AS DESCRIBED IN SAID MORTGAGE REFERRED TO HEREIN**

IN WITNESS WHEREOF, the undersigned has caused this Instrument to be executed on
3-10-2020

BANK OF AMERICA, N.A., AS ATTORNEY-IN-FACT FOR U.S. BANK, NATIONAL ASSOCIATION, SUCCESSOR TRUSTEE TO BANK OF AMERICA, N.A. AS SUCCESSOR TO LASALLE BANK, N.A. AS TRUSTEE FOR THE MERRILL LYNCH FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-3


Name: Travis Murphy, ASSISTANT
VICE PRESIDENT

POD: 20200302
BA8050117IM - LR - FL



STATE OF NORTH CAROLINA COUNTY OF GUILFORD) ss.

On 3-10-2020 before me, Tracy Lowe personally appeared Travis Murphy known to me to be the ASSISTANT VICE PRESIDENT of BANK OF AMERICA, N.A., AS ATTORNEY-IN-FACT FOR U.S. BANK, NATIONAL ASSOCIATION, SUCCESSOR TRUSTEE TO BANK OF AMERICA, N.A. AS SUCCESSOR TO LASALLE BANK, N.A. AS TRUSTEE FOR THE MERRILL LYNCH FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-3 the corporation that executed the instrument or the person who executed the instrument on behalf of said corporation, and acknowledged to me that such corporation executed the same

Tracy Lowe
Tracy Lowe (COMMISSION EXP. May 7, 2020)
NOTARY PUBLIC

TRACY P. LOWE
Notary Public
Rockingham Co., North Carolina
My Commission Expires May 7, 2020

PREPARED BY:

MARIA PUNZO

FIRST AMERICAN MORTGAGE SOLUTIONS
1795 INTERNATIONAL WAY
IDAHO FALLS, ID 83402

AND WHEN RECORDED MAIL TO:
FIRST AMERICAN MORTGAGE SOLUTIONS
1795 INTERNATIONAL WAY
IDAHO FALLS, ID 83402

FLORIDA
COUNTY OF BROWARD



MORTGAGE RELEASE, SATISFACTION, AND DISCHARGE

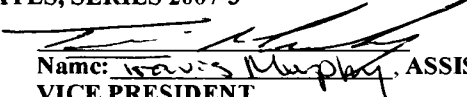
The undersigned, U.S. BANK, NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE TO BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO LASALLE BANK N.A., AS TRUSTEE FOR MERRILL LYNCH FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-3, the Mortgagee of that certain Mortgage described below, does hereby release, discharge and reconvey, to the persons legally entitled thereto, all of its right, title, and interest in and to the real estate described in said Mortgage, forever satisfying, releasing, cancelling, and discharging the lien from said Mortgage.

Said Mortgage bearing the date **MARCH 26, 2007**, executed by **BRENDA MCCRAY A SINGLE WOMAN**, Mortgagor, and recorded in Public Records in the Office of the Clerk of the Circuit Court for **BROWARD** County, State of **FLORIDA** on **APRIL 18, 2007** in Book **43909** at Page **868** as Clerk's File No. **106999884**.

AS DESCRIBED IN SAID MORTGAGE

IN WITNESS WHEREOF, the undersigned has caused this Instrument to be executed on 6-23-2020.

BANK OF AMERICA, N.A., AS ATTORNEY-IN-FACT FOR U.S. BANK, NATIONAL ASSOCIATION, SUCCESSOR TRUSTEE TO BANK OF AMERICA, N.A. AS SUCCESSOR TO LASALLE BANK, N.A. AS TRUSTEE FOR THE MERRILL LYNCH FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-3


Name: Travis Murphy, ASSISTANT
VICE PRESIDENT

POD: 20120328
BA8050117IM - LR - FL



Page 1 of 2



MIN: 100425240013393175

MERS PHONE: 1-888-679-6377

STATE OF NORTH CAROLINA COUNTY OF GUILFORD) ss.

On 6.23-2020, before me, Tracy P Lowe, personally appeared Travis Murphy known to me to be the ASSISTANT VICE PRESIDENT of BANK OF AMERICA, N.A., AS ATTORNEY-IN-FACT FOR U.S. BANK, NATIONAL ASSOCIATION, SUCCESSOR TRUSTEE TO BANK OF AMERICA, N.A. AS SUCCESSOR TO LASALLE BANK, N.A. AS TRUSTEE FOR THE MERRILL LYNCH FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-3 the corporation that executed the instrument or the person who executed the instrument on behalf of said corporation, and acknowledged to me that such corporation executed the same.

Tracy P Lowe
Tracy P Lowe (COMMISSION EXP. May 7, 2025)
NOTARY PUBLIC

TRACY P. LOWE
Notary Public
Rockingham Co., North Carolina
My Commission Expires May 7, 2025

PROPERTY INFORMATION REPORT

ORDER DATE: 11/14/2019

REPORT EFFECTIVE DATE: 20 YEARS UP TO 11/12/2019

CERTIFICATE # 2016-836

ACCOUNT # 484122DG0660

ALTERNATE KEY # 44276

TAX DEED APPLICATION # 44238

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:

APARTMENT NO. A-416 of CORAL SPRINGS TOWER CLUB II, a Condominium according to the DECLARATION OF CONDOMINIUM thereof, as recorded in O.R. Book 11748, at Page 903, of the Public Records of Broward County, Florida, together with all of the appurtenances thereto, all according to said Declaration of Condominium, as amended January 22, 1985, in O.R. Book 12277, Page 937, of the Public Records of Broward County, Florida.

PROPERTY ADDRESS: 2771 RIVERSIDE DRIVE #416-A, CORAL SPRINGS FL 33065-1004

OWNER OF RECORD ON CURRENT TAX ROLL:

BRENDA S MCCRAY EST

%KAREN B SCHAPIRA ESQ

200 E BROWARD BLVD #1800

FORT LAUDERDALE, FL 33301 (Matches Property Appraiser records.)

APPARENT TITLE HOLDER & ADDRESS OF RECORD:

ESTATE OF BRENDA S. MCCRAY, DECEASED OR: 12407, Page: 206

2771 RIVERSIDE DRIVE, #A-416

CORAL SPRINGS, FL 33065 (Per Deed)

(Property Appraiser indicates that Brenda S. McCray is deceased. No Death Certificate was found but Probate documents were found in the Official Records of Broward County.)

MORTGAGE HOLDER OF RECORD:

U.S. BANK, NATIONAL ASSOCIATION, OR: 46418, Page: 297

AS SUCCESSOR TRUSTEE TO BANK OF AMERICA, N.A.

AS SUCCESSOR BY MERGER TO LASALLE BANK, N.A.,

AS TRUSTEE FOR MERRILL LYNCH FIRST FRANKLIN MORTGAGE LOAN TRUST,

MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-3

150 ALLEGHENY CENTER

PITTSBURGH, PA 15212 (Per Assignment of Mortgage)

U.S. BANK NATIONAL ASSOCIATION
800 NICOLLET MALL
MINNEAPOLIS, MN 55402 (Per Sunbiz)

C T CORPORATION SYSTEM, REGISTERED AGENT
O/B/O U.S. BANK NATIONAL ASSOCIATION
1200 SOUTH PINE ISLAND ROAD
PLANTATION, FL 33324 (Per Sunbiz)

LIENHOLDERS AND OTHER INTERESTED PARTIES OF RECORD:

AFFILIATED TAX CO LLC - 17
P.O. BOX 645040
CINCINNATI, OH 45264-5040 (Tax Deed Applicant)

INTERNAL REVENUE SERVICE
COLLECTION ADVISORY GROUP
7850 SW 6TH CT MS 5780
PLANTATION, FL 33324 (Per Tax Lien) OR: 47687, Page: 727

GREENSPOON MARDER LLP
ALAN B. COHN, ESQUIRE
200 EAST BROWARD BOULEVARD, SUITE 1800
FT. LAUDERDALE, FL 33301 (Per Attorney's Charging Lien) Instrument: 115692188

M & M ASPHALT MAINTENANCE INC
1180 SW 10TH STREET
DELRAY BEACH, FL 33444 (Per Notice of Commencement) Instrument: 115532679

KAREN SCHAPIRA, PERSONAL REPRESENTATIVE
OF THE ESTATE OF BRENDA MCCRAY, DECEASED
(Per Petition to Determine Homestead. No address found on document.) Instrument: 115812269

KAREN SCHAPIRA ESQ, PERSONAL REPRESENTATIVE
OF THE ESTATE OF BRENDA MCCRAY, DECEASED
4780 N. HIATUS ROAD
SUNRISE, FL 33351 (Per Petition to Sell Property and Contract for Sale in 115812276)

JOEL SKLAR
(Per Petition to Sell Property and Contract for Sale.
No address found on document.) Instrument: 115812276

COLLAGE CO.
17070 COLLINS AVE #256
SUNNY ISLES, FL 33160 (Per Notice of Commencement) Instrument: 115995135

MARK LEER
7312 NW 58TH CT
TAMARAC, FL 33321 (Per Notices of Commencement) Instrument: 116103296
Instrument: 116103297

ON CALL MANAGEMENT, LLC, REGISTERED AGENT
O/B/O CORAL SPRINGS TOWER CLUB II CONDOMINIUM ASSOCIATION, INC.
4502 INVERRARY BLVD
LAUDERHILL, FL 33319 (Per Sunbiz. Declaration recorded in 11748-903.)

PROPERTY INFORMATION REPORT – CONTINUED

PARCEL IDENTIFICATION NUMBER: 4841 22 DG 0660

CURRENT ASSESSED VALUE: \$69,280

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:

Mortgage

OR: 43909, Page: 868

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.

Suzette Servas

Title Examiner



Site Address	2771 RIVERSIDE DRIVE #416-A, CORAL SPRINGS FL 33065-1004	ID #	4841 22 DG 0660
Property Owner	MCCRAY, BRENDA S EST %KAREN B SCHAPIRA ESQ	Millage	2812
Mailing Address	200 E BROWARD BLVD #1800 FORT LAUDERDALE FL 33301	Use	04
Abbr Legal Description	CORAL SPRINGS TOWER CLUB II CONDO UNIT 416 BLDG A		

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
2019	\$6,930	\$62,350	\$69,280	\$69,280	
2018	\$7,130	\$64,180	\$71,310	\$71,310	\$1,891.67
2017	\$6,520	\$58,690	\$65,210	\$65,210	\$1,763.45

2019 Exemptions and Taxable Values by Taxing Authority				
	County	School Board	Municipal	Independent
Just Value	\$69,280	\$69,280	\$69,280	\$69,280
Portability	0	0	0	0
Assessed/SOH	\$69,280	\$69,280	\$69,280	\$69,280
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	\$69,280	\$69,280	\$69,280	\$69,280

Sales History				Land Calculations		
Date	Type	Price	Book/Page or CIN	Price	Factor	Type
3/1/1985	WD	\$44,900	12407 / 206			
				Adj. Bldg. S.F.		619
				Units/Beds/Baths		1/1/1
				Eff./Act. Year Built: 1985/1984		

Special Assessments								
Fire	Garb	Light	Drain	Impr	Safe	Storm	Clean	Misc
28			S			CS		
M			S					
1			.19			.11		



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

Detail by Entity Name

Florida Not For Profit Corporation

CORAL SPRINGS TOWER CLUB II CONDOMINIUM ASSOCIATION, INC.

Filing Information

Document Number	N02572
FEI/EIN Number	59-2440715
Date Filed	04/16/1984
State	FL
Status	ACTIVE
Last Event	CANCEL ADM DISS/REV
Event Date Filed	09/30/2006
Event Effective Date	NONE

Principal Address

c/o On Call Management, LLC
 4502 Inverrary Blvd
 Lauderhill, FL 33319

Changed: 02/07/2019

Mailing Address

c/o On Call Management, LLC
 4502 Inverrary Blvd
 Lauderhill, FL 33319

Changed: 02/07/2019

Registered Agent Name & Address

ON CALL MANAGEMENT, LLC
 4502 Inverrary Blvd
 Lauderhill, FL 33319

Name Changed: 02/07/2019

Address Changed: 02/07/2019

Officer/Director Detail

Name & Address

Title President

SEQUEIRA, JOSE

c/o On Call Management, LLC
4502 Inverrary Blvd
Lauderhill, FL 33319

Title Treasurer, Secretary

Beck, Judy
c/o On Call Management, LLC
4502 Inverrary Blvd
Lauderhill, FL 33319

Title Director

Lopacki, Helen
c/o On Call Management, LLC
4502 Inverrary Blvd
Lauderhill, FL 33319

Annual Reports

Report Year	Filed Date
2017	04/04/2017
2018	02/17/2018
2019	02/07/2019

Document Images

02/07/2019 -- ANNUAL REPORT	View image in PDF format
02/17/2018 -- ANNUAL REPORT	View image in PDF format
04/04/2017 -- ANNUAL REPORT	View image in PDF format
04/01/2016 -- ANNUAL REPORT	View image in PDF format
04/13/2015 -- ANNUAL REPORT	View image in PDF format
02/04/2014 -- ANNUAL REPORT	View image in PDF format
02/04/2013 -- ANNUAL REPORT	View image in PDF format
04/15/2012 -- ANNUAL REPORT	View image in PDF format
08/08/2011 -- ANNUAL REPORT	View image in PDF format
03/08/2011 -- ANNUAL REPORT	View image in PDF format
02/16/2010 -- ANNUAL REPORT	View image in PDF format
02/21/2009 -- ANNUAL REPORT	View image in PDF format
03/18/2008 -- ANNUAL REPORT	View image in PDF format
02/20/2007 -- ANNUAL REPORT	View image in PDF format
09/30/2006 -- REINSTATEMENT	View image in PDF format
04/29/2005 -- ANNUAL REPORT	View image in PDF format
04/30/2004 -- ANNUAL REPORT	View image in PDF format
05/01/2003 -- ANNUAL REPORT	View image in PDF format
09/25/2002 -- ANNUAL REPORT	View image in PDF format
03/06/2001 -- ANNUAL REPORT	View image in PDF format
03/17/2000 -- ANNUAL REPORT	View image in PDF format
03/01/1999 -- ANNUAL REPORT	View image in PDF format
04/27/1998 -- ANNUAL REPORT	View image in PDF format
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[03/08/1995 -- ANNUAL REPORT](#)

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

Detail by Entity Name

Designation of Agent

U.S. BANK NATIONAL ASSOCIATION

Filing Information

Document Number Q18000000086

FEI/EIN Number 31-0841368

Date Filed 08/31/2018

State US

Status ACTIVE

Principal Address

800 NICOLLET MALL
MINNEAPOLIS, MN 55402

Mailing Address

800 NICOLLET MALL
MINNEAPOLIS, MN 55402

Registered Agent Name & Address

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

Officer/Director Detail

NONE

Annual Reports

No Annual Reports Filed

Document Images

[08/31/2018 -- Designation of Agent](#) [View image in PDF format](#)

CONDOMINIUM WARRANTY DEED

85-91579

CHRISDON BUILDERS AND REALTY CORPORATION, a Florida corporation with offices at 9900 W. Sample Road, Suite 200, Coral Springs, Florida, 33065, GRANTOR, for TEN DOLLARS (\$10.00) and other good and valuable considerations, sells and conveys to: BRENDA S. McCRAY, a single woman

whose address is 2771 Riverside Drive, #A-416, Coral Springs, Fl 33065 as the GRANTEE, the following described property:

APARTMENT NO. A-416 of CORAL SPRINGS TOWER CLUB II, a Condominium, according to the DECLARATION OF CONDOMINIUM thereof, as recorded in O.R. Book 11748, at Page 903, of the Public Records of Broward County, Florida, together with all of the appurtenances thereto, all according to said Declaration of Condominium, as Amended January 22, 1985, in O.R. Book 12277, Page 937, of the Public Records of Broward County, Florida.

GRANTEE, BY ACCEPTANCE THEREOF AND BY AGREEMENT WITH GRANTOR, hereby expressly assumes and agrees to be bound by and to comply with all the covenants, terms, provisions and conditions set forth and contained in the aforescribed Declaration of Condominium, which may be levied against the above described Apartment, together with the Articles of Incorporation, By-Laws, and Rules and Regulations of CORAL SPRINGS TOWER CLUB II CONDOMINIUM ASSOCIATION, INC.

THIS CONVEYANCE is made subject to the following:

- 1. Real estate taxes and municipal assessments for the current year and subsequent years;
2. Applicable zoning regulations and ordinances;
3. All of the terms provisions, conditions, rights, privileges, obligations, easements and liens set forth and contained in the Declaration of Condominium aforescribed herein; and
4. All other covenants, restrictions, assessments, and easements of record, if any, which may now affect the aforescribed property.

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

IN WITNESS WHEREOF, said GRANTOR has caused this Deed to be signed this 20th day of March, 1985.

Signed, sealed and delivered in the presence of:

Katherine Hordern
Rosario Tagliacarne

CHRISDON BUILDERS AND REALTY CORPORATION

BY: Robert N. Waugaman, President

F. T. JOHNSON
COUNTY ADMINISTRATOR

STATE OF FLORIDA
COUNTY OF BROWARD

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgments, personally appeared ROBERT N. WAUGAMAN, well known to me to be the PRESIDENT of CHRISDON BUILDERS AND REALTY CORPORATION, named as GRANTOR in the foregoing deed, and that he severally acknowledged executing the same in the presence of two subscribing witnesses freely and voluntarily under authority duly vested in him by said corporation and that the seal affixed thereto is the true corporate seal of said corporation.

WITNESS my hand and official seal in the County and State last aforesaid this 20th day of March, 1985.

Notary Public

PREPARED BY:
WILLIAM E. BLYLER
9900 W. Sample Rd., Suite 404
Coral Springs, Florida 33065
753-2333

My Commission Expires:

Notary Public, State of Florida
My Commission Expires Nov. 25, 1987

RETURN TO LTIC/Pompano File #4850285/mdd

85 MAR 21 PM 2 41

OFF REC 12407 PAGE 206

505

1

**Record & Return to:
Land Star Title Inc.**

PREPARED BY: 200 W. Cypress Creek Rd, Ste 210
Fort Lauderdale, FL 33309

Name: CHERYL THRASHER

Address: FIRST FRANKLIN FINANCIAL CORP.
150 SOUTH PINE ISLAND ROAD, SUITE 3,
PLANTATION, FL 33324

Return to:

FIRST FRANKLIN FINANCIAL CORP.
c/o SECURITY CONNECTIONS
595 UNIVERSITY BLVD., DEPT. 2150
IDAHO FALLS, ID 83401

07-6783P

[Space Above This Line For Recording Data]

MORTGAGE

MIN: 100425240013393175

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 26, 2007, together with all Riders to this document.

(B) "Borrower" is BRENDA MCCRAY 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 FIRST FRANKLIN FINANCIAL CORP., AN OP. SUB. OF MLB&T CO., FSB
Lender is a Corporation organized and existing under the laws of Delaware. Lender's address is 2150 NORTH FIRST STREET, SAN JOSE, California 95131

(E) "Note" means the promissory note signed by Borrower and dated March 26, 2007. The Note states that Borrower owes Lender One Hundred Three Thousand Five Hundred and no/100 Dollars (U.S. \$103,500.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than April 01, 2037

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

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

ITEM 9875L1 (0604)—MERS MFFL3115

(Page 1 of 12 pages)

Form 3010 1/01

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Pow

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(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]:

- Adjustable Rate Rider Condominium Rider Second Home Rider
 Balloon Rider Planned Unit Development Rider Other(s) [specify] Prepay Rider
 1-4 Family Rider Biweekly Payment Rider

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

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

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

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

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

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

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

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

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

TRANSFER OF RIGHTS IN THE PROPERTY

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

COUNTY of BROWARD
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF

which currently has the address of 2771 RIVERSIDE DRIVE, Unit 416-A
CORAL SPRINGS, Florida 33065 ("Property Address")
[City] [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,

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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.

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

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

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

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

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

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

Bm

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

Brenda McCray (Seal) _____ (Seal)
BRENDA MCCRAY -Borrower
2771 RIVERSIDE DRIVE, Unit 416-A
CORAL SPRINGS, FL 33065 -Borrower

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

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

State of Florida
County of Broward

The foregoing instrument was acknowledged before me this 26 day of March 2007 by
BRENDA MCCRAY

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

Santa J. Crupi
Notary Public

NOTARY PUBLIC-STATE OF FLORIDA
Santa J. Crupi
Commission # DD554959
My Comm. Expires: 07/04/2010

Exhibit "A"

Legal Description for File No.: 07-678JP

Condominium Unit No. 416, Building A, of CORAL SPRINGS TOWER CLUB # 2, a Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 11748, Page 903, and any amendments thereto, if any, of the Public Records of Broward County, Florida, together with an undivided interest in the common areas, if any.

ADJUSTABLE RATE AND BALLOON RIDER

(Index: Six-Month London Interbank Offered Rate ("LIBOR") As Published in *The Wall St. Journal* – Rate Caps)
(Amortization Period: Fifty Years)
(Assumable)

(Not to be Used for Texas Homestead Loans Unless Proceeds Used Only for Purchase Money or Refinance of Purchase Money)

This Adjustable Rate and Balloon Rider is made this 26th day of March 2007 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note as amended and supplemented by the Addenda including the Balloon Note Addendum to Adjustable Rate Note (collectively the "Note") to

FIRST FRANKLIN FINANCIAL CORP., AN OP. SUB. OF MLB&T CO., FSB
(the "Lender") of the same date and covering the property described in the Security Instrument and located at:
2771 RIVERSIDE DRIVE, Unit 416-A
CORAL SPRINGS, FL 33065
[Property Address]

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

THIS LOAN IS PAYABLE IN FULL ON THE MATURITY DATE SET FORTH IN THE SECURITY INSTRUMENT. THE BORROWER MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN, UNPAID INTEREST AND OTHER SUMS THEN DUE. THE LENDER IS UNDER NO OBLIGATION TO REFINANCE THE LOAN AT THAT TIME. THE BORROWER WILL, THEREFORE, BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS THAT THE BORROWER MAY OWN, OR THE BORROWER WILL HAVE TO FIND A LENDER, WHICH MAY BE THE LENDER THE BORROWER HAS THIS LOAN WITH, WILLING TO LEND THE BORROWER THE MONEY. IF THE BORROWER REFINANCES THIS LOAN AT MATURITY, THE BORROWER MAY HAVE TO PAY SOME OR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW LOAN EVEN IF THE BORROWER OBTAINS REFINANCING FROM THE SAME LENDER.

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 10.1000 %. The Note provides for changes in the interest rate and the monthly payments as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the first day of April 2009, and may change on that day every 6th month thereafter. Each date on which my interest rate could change is called a "Change Date."

(B) The Index

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

Born

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

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding Five and Nine Tenths percentage point(s) (5.9000%) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full Fifty (50) years after the date of the Note at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment. I will pay the remaining unpaid principal balance on the Maturity Date.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 13.1000% or less than 10.1000%. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than One percentage points (1.0000 %) from the rate of interest I have been paying for the preceding six months. My interest rate will never be greater than 16.1000 % nor less than 10.1000%.

(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 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 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

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

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

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

Rm

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 may also require the transferee to sign as 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 this Note and 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 and Balloon Rider.

Brenda McCray (Seal)
BRENDA MCCRAY -Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

[Sign Original Only]

CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 26th day of March 2007, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to FIRST FRANKLIN FINANCIAL CORP., AN OP. SUB. OF MLB&T CO., FSB

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

2771 RIVERSIDE DRIVE, Unit 416-A
CORAL SPRINGS, FL 33065

[Property Address]

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

CORAL SPRINGS TOWER
[Name of Condominium Project]

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

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

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

B. Property Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes and floods, from which Lender requires insurance, then: (i) Lender waives the provision in Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

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

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

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

MULTISTATE CONDOMINIUM RIDER—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3140 1/01

ITEM 1623L1 (0011) MFCD2061

(Page 1 of 2 pages)

4001339317 GREATLAND ■
To Order Call: 1-800-530-9393 □ Fax: 616-791-1131

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

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

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

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

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


BRENDA MCCRAY

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

PREPAYMENT RIDER

This Prepayment Rider is made this 26th day of March 2007 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or the Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note (the "Note") to **FIRST FRANKLIN FINANCIAL CORP., AN OP. SUB. OF MLB&T CO., FSB** (the "Lender") of the same date and covering the property described in the Security Instrument and located at:
**2771 RIVERSIDE DRIVE, Unit 416-A
 CORAL SPRINGS, FL 33065**

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


Borrower can make a partial prepayment at anytime without paying any charge. Borrower may make a full prepayment at any time subject to a prepayment charge as follows:

If within the first 24 months after the date Borrower executes the Note, Borrower makes a full prepayment (including prepayments occurring as a result of the acceleration of the maturity of the Note), Borrower must, as a condition precedent to a full prepayment, pay a prepayment charge on any amount prepaid in any 12 month period in excess of 20% of the unpaid balance. The prepayment charge will equal the interest that would accrue during a six-month period on the Excess Principal calculated at the rate of interest in effect under the terms of the Note at the time of the full prepayment.

NOTICE TO BORROWER

Do not sign this loan agreement before you read it. This loan agreement provides for the payment of a penalty if you wish to repay the loan prior to the date provided for repayment in the loan agreement.

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

 _____ BRENDA MCCRAY	(Seal) -Borrower	_____ (Seal) -Borrower
_____ (Seal) -Borrower	_____ (Seal) -Borrower	
_____ (Seal) -Borrower	_____ (Seal) -Borrower	

Adjustable Rate Prepayment Rider - First Lien - AK, AL, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, KS, LA, MA, MD, MN, MT, ND, NE, NH, NJ, NM, NV, NY, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WY

MFCD6028
FF003210

4001339317

2

FLORIDA

COUNTY OF **BROWARD**

POOL NO.

LOAN NO. (4001339317)

1044868715 [FC3546]

275863



Assignment-Interv. -Recorded

WHEN RECORDED MAIL TO:

BUTLER & HOSCH
3185 S CONWAY RD, # E
ORLANDO, FL 32812
PH: (407) 381-5200
ATT: JAMES SHACKLEFORD

ASSIGNMENT OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS, that

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

(MERS) AS NOMINEE FOR FIRST FRANKLIN FINANCIAL CORP., AN OP. SUB. OF MLB&T CO., FSB,

located at 2150 NORTH 1ST STREET, SAN JOSE CA 95131,

"Assignor," in consideration of the sum of TEN DOLLARS (\$10.00) and other good and valuable consideration paid by U. S. Bank, National Association, as successor trustee to Bank of America, N. A. as successor by merger to LaSalle Bank N. A., as Trustee for Merrill Lynch First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-3

located at 150 ALLEGHENY CENTER PITTSBURGH, PA 15212

"Assignee", does hereby grant, bargain, sell, assign, transfer and set over unto Assignee a certain indenture of mortgage bearing the date of MARCH 26, 2007 made by BRENDA MCCRAY A SINGLE WOMAN

and recorded in Book 43909, page 868, Clerk's File #106999884 public records of BROWARD County, Florida, upon the following described property:

AS DESCRIBED ON SAID MORTGAGE REFERRED TO HEREIN.

TOGETHER WITH the note(s) and documents therein described or referred to, the money due and to become due, with interest, and all rights accrued or to accrue under said Mortgage.

TO HAVE AND TO HOLD the same unto the said Assignee, its successors and assigns forever.

IN WITNESS WHEREOF the said Assignor has caused these presents to be executed in its name by its proper officers thereunto duly authorized this 10th day of JULY 2009, but effective JULY 10, 2009.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
(MERS) AS NOMINEE FOR FIRST FRANKLIN FINANCIAL
CORP., AN OP. SUB. OF MLB&T CO., FSB

BY:

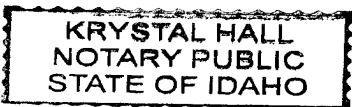
V. Sorg
VICKIE SORG
ASST SECRETARY FOR ASSIGNMENTS

STATE OF IDAHO)
)
COUNTY OF BONNEVILLE) ss

On JULY 10, 2009, before me, the undersigned, personally appeared VICKIE SORG who is known to me to be the person who executed the within instrument as the ASST SECRETARY FOR ASSIGNMENTS of the Corporation that executed the within instrument and acknowledged to me that the Corporation executed the within instrument pursuant to its by-laws or a resolution of its board of directors.

WITNESS my hand and official seal.

Krystal Hall
KRYSTAL HALL (COMMISSION EXP. 11-14-11)
NOTARY PUBLIC



PREPARED BY

Karleen Maughan
KARLEEN MAUGHAN
595 UNIVERSITY BLVD.
IDAHO FALLS, ID 83401



(1)

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3351

Department of the Treasury - Internal Revenue Service

Form 668 (Y)(c)
(Rev. February 2004)

Notice of Federal Tax Lien

Area: SMALL BUSINESS/SELF EMPLOYED AREA #3
Lien Unit Phone: (800) 913-6050

Serial Number: 745644511

For Optional Use by Recording Office

As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

Name of Taxpayer BRENDA MCCRAY

Residence 13477 SW 23RD ST
MIRAMAR, FL 33027-2677

IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of the lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/2007	XXX-XX- [REDACTED]	06/02/2008	07/02/2018	
1040	12/31/2007	XXX-XX- [REDACTED]	12/07/2009	01/06/2020	
1040	12/31/2007	XXX-XX- [REDACTED]	03/08/2010	04/07/2020	6194.89
1040	12/31/2008	XXX-XX- [REDACTED]	04/15/2009	05/15/2019	
1040	12/31/2008	XXX-XX- [REDACTED]	01/04/2010	02/03/2020	14153.47
1040	12/31/2009	XXX-XX- [REDACTED]	07/05/2010	08/04/2020	1910.63

Place of Filing County Courthouse
Broward County
Ft. Lauderdale, FL 33301

Total \$ 22258.99

This notice was prepared and signed at BALTIMORE, MD, on this, the 21st day of January, 2011.

Signature [Signature] Title REVENUE OFFICER 23-02-1810
for MS. K. KULANI (954) 423-7368

(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax lien Rev. Rul. 71-466, 1971 - 2 C.B. 409)

Form 668(Y)(c) (Rev. 2-2004) CAT. NO 60025X

Part 1 - Kept By Recording Office

1

**IN THE CIRCUIT COURT FOR BROWARD COUNTY,
FLORIDA PROBATE DIVISION**

IN RE: ESTATE OF File No. 2016-2009

**BRENDA S. McCRAY, Division (60J)
Deceased.**

NOTICE OF CLAIM OF ATTORNEY'S CHARGING LIEN

TO: ALL PARTIES TO THIS CAUSE AND ALL OTHERS TO WHOM IT MAY CONCERN:

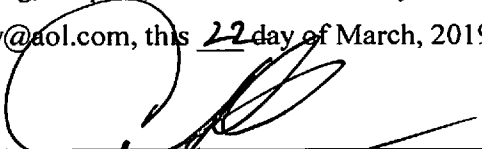
NOTICE IS HEREBY GIVEN that the undersigned Law Firm of GREENSPOON MARDER LLP, claims a lien for services rendered and expenses incurred in connection with the above styled action and specifically involving Brenda S. McCray (the Decedent's) homestead real property ("Homestead") located at 2771 Riverside Drive, No. A-416, Coral Springs, FL 33065, and attempt to hold a lien upon the homestead real property with the following legal description:

APARTMENT NO. A-416 of CORAL SPRINGS TOWER CLUB II, a Condominium, according to the DECLARATION OF CONDOMINIUM thereof, as recorded in O.R. Book 11748, at Page 903, of the Public Records of Broward County, Florida, together with all of the appurtenances thereto, all according to said Declaration of Condominium, as Amended January 22, 1985, in O.R. Box 12277, Page 937, of the Public Records of Broward County, Florida.

Folio Number 4841 22 DG 0660

The Law Firm of GREENSPOON MARDER LLP, has expended certain time and costs in the representation of the Estate of the decedent and the Homestead in the amount of \$8,000 (reduced from \$10,590.50) in fees and \$150.00 in costs. Accordingly, the undersigned asserts a lien and costs billed to the file up to the time of the filing of this Notice either in the amount to be determined by agreement of the parties or Order of the Court.

WE HEREBY CERTIFY that a true and correct copy of the foregoing Notice of Claim of Attorney's Charging Lien was served on David Glassberg, Esquire, 13611 S Dixie Hwy, Suite 109-514, Miami, FL 33176-7258, via e-mail @ glassberglaw@aol.com, this 22 day of March, 2019.


ALAN B. COHN, ESQUIRE
Florida Bar #434698
GREENSPOON MARDER LLP
200 East Broward Boulevard, Suite 1800
Ft. Lauderdale, Florida 33301
(954) 491-1120 (Broward)
(954) 267-8013 (Facsimile)
Primary E-mail: alan.cohn@gmlaw.com
Secondary E-mail: mimi.paez@gmlaw.com

Filing # 89329124 E-Filed 05/10/2019 02:52:00 PM

IN THE CIRCUIT COURT FOR BROWARD COUNTY, FLORIDA

IN RE: ESTATE OF

PROBATE DIVISION

BRENDA MCCRAY

FILE NUMBER 16-0002009

DIVISION: 60J

PETITION TO DETERMINE HOMESTEAD REAL PROPERTY

Petitioner, KAREN SCHAPIRA, as Personal Representative of this Estate, alleges:

1. The decedent died [REDACTED] domiciled in Broward County, Florida.
2. At the time of decedent's death, the decedent owned and resided on the following described real property:

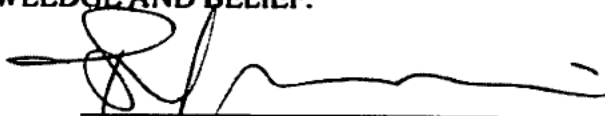
Apartment No. A-416 Of Coral Springs Tower Club II, a Condominium, according to the plat thereof as recorded in Official Records Book 11748, at page 903, of the Public Records of Broward County, Florida, together with all of the appurtenances thereto, all according to said Declaration of Condominium as amended January 22, 1985 in of Broward County, Florida.

3. The decedent was not survived by a Spouse nor Minor Children.
4. The above-named real property and all improvements thereon constituted the homestead of the decedent within the meaning of Section 4 of Article X of the Constitution of the State of Florida.

Petitioner requests that an order be entered determining that the above-described real property and all improvements thereon constituted the Homestead of the decedent and upon decedent's death.

Dated this 7th day of May, 2019.

UNDER PENALTIES OF PERJURY, I, THE PERSONAL REPRESENTATIVE, DECLARE THAT I HAVE READ THE FOREGOING, AND THE FACTS ALLEGED ARE TRUE, TO THE BEST OF MY KNOWLEDGE AND BELIEF.


KAREN SCHAPIRA

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 10th day of May, 2019, I electronically filed the foregoing with the Clerk of Courts by using the Florida Courts E-Filing Portal and emailed a copy of electronic filing to the following: Karen Schapira, Esquire (kbs@schapirahealthlaw.com).

GLASSBERG & GLASSBERG, P.A.
13611 South Dixie Highway, #109-514
Miami, FL 33176
(305) 669-9535
glassberglaw@aol.com

/s/David M. Glassberg
David M. Glassberg
Fla Bar No.: 393916

Filing # 89329124 E-Filed 05/10/2019 02:52:00 PM

IN THE CIRCUIT COURT FOR BROWARD COUNTY, FLORIDA
IN RE: ESTATE OF PROBATE DIVISION
BRENDA MCCRAY FILE NUMBER 16-0002009
DIVISION: 60J

PETITION TO SELL REAL PROPERTY

The Personal Representative, by and through undersigned counsel, hereby Petitions this Honorable Court for an Order to be entered granting permission to sell the following Estate-owned real property:

To Wit:

Apartment No. A-416 Of Coral Springs Tower Club II, a Condominium, according to the plat thereof as recorded in Official Records Book 11748, at page 903, of the Public Records of Broward County, Florida, together with all of the appurtenances thereto, all according to said Declaration of Condominium as amended January 22, 1985 in of Broward County, Florida.

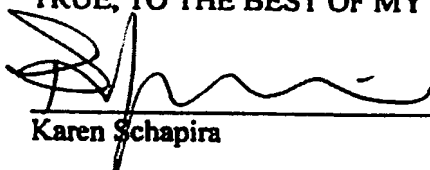
and as grounds therefore states:

1. The above-described property is solely owned by the estate of BRENDA MCCRAY.
2. A contract was entered into for the sale of the subject property, in the amount of \$40,000.00 by Joel Sklar. A copy of the Contract is attached.
3. The Personal Representative believes that the price of the sale is fair to all parties.
4. Attached hereto is a copy of letters from the Brokers, Todd Miller and Alexandros Korakakos, evidencing that the subject Property is being sold at fair market value.

The subject property is in very poor condition.

WHEREFORE, the Personal Representative prays this Court enter an Order granting permission to sell the subject real property, together with such other and further relief as this Court deems proper.

UNDER PENALTIES OF PERJURY, I, THE PERSONAL REPRESENTATIVE, DECLARE THAT I HAVE READ THE FOREGOING, AND THE FACTS ALLEGED ARE TRUE, TO THE BEST OF MY KNOWLEDGE AND BELIEF.



Karen Schapira

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 10th day of May, 2019, I electronically filed the foregoing with the Clerk of Courts by using the Florida Courts E-Filing Portal and emailed a copy of electronic filing to the following: Karen Schapira, Esquire (kbs@schapirahealthlaw.com)

GLASSBERG & GLASSBERG, P.A.
13611 South Dixie Highway, #109-514
Miami, FL 33176
(305) 669-9535
glassberglaw@aol.com

/s/David M. Glassberg
David M. Glassberg
Fla Bar No.: 393916



Greco Realty Investments Inc.

Where Real Estate Begins!

April 12, 2019

Karen Schapira ESQ
4780 N. Hiatus Road
Sunrise FL 33351

Re: Estate of Brenda McCray
2771 Riverside Drive, #416A Coral Springs FL 33065

Dear Ms. Schapira,

My name is Alexandros Korakakos ,I have been a broker for 15years. My company, Greco Realty Investments Inc. specializes in residential properties.

I have had a chance to preview the above captioned property to ascertain condition and market value.

It is difficult to ascertain the exact condition of the unit and the appliances, since there is no power and the unit is littered in clothes and personal property. In addition the units physical condition for example the walls, doors, windows, door jams, baseboards are damaged and in need of replacement. Nevertheless,after running the comparables for the building and the surrounding areas, I would put the value in its "current condition AS IS" between \$40,000 to \$45,000 at its current state.

If the unit is cleaned thoroughly and much needed repairs are completed including the replacements of appliances and A/C I see the current value would be somewhere between \$60,000 to \$65,000 .

If you have any further questions, please do not hesitate to contact me.

Respectfully,

Alexandros Korakakos

Alexandros Korakakos
Broker/ Owner
Greco Realty Investments Inc.
1152 N University Drive
Suite #203
Pembroke Pines, Fl 33024
Cell 305-970-5171

TODD MILLER REALTY, INC.

7777 DAVIE ROAD EXT. • SUITE 302B • HOLLYWOOD, FLORIDA 33024
TEL 954/437-5001 • FAX 954/437-5099 • toddmillerrealty@bellsouth.net

May 3, 2019

Glassberg & Glassberg, PA
13611 S. Dixie Highway #109-514
Miami FL 33176

Re: 2771 Riverside Drive #416A
Coral Springs FL 33065

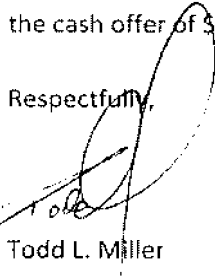
Dr. Mr. Glassberg,

This letter will serve to re-affirm my estimation of value and as stated in my email of March 13th and backed by Broward County tax records (see attachment). In addition to the tax rolls, I've obtained an opinion of value from an independent broker given the current status and condition of the unit at that time, placing the value between \$40,000-\$45,000 (see attached letter).

Additionally, we received a cash offer from a prospective buyer referred to me by Karen Schapira for \$38,000 subject to a 7 day due diligence period.

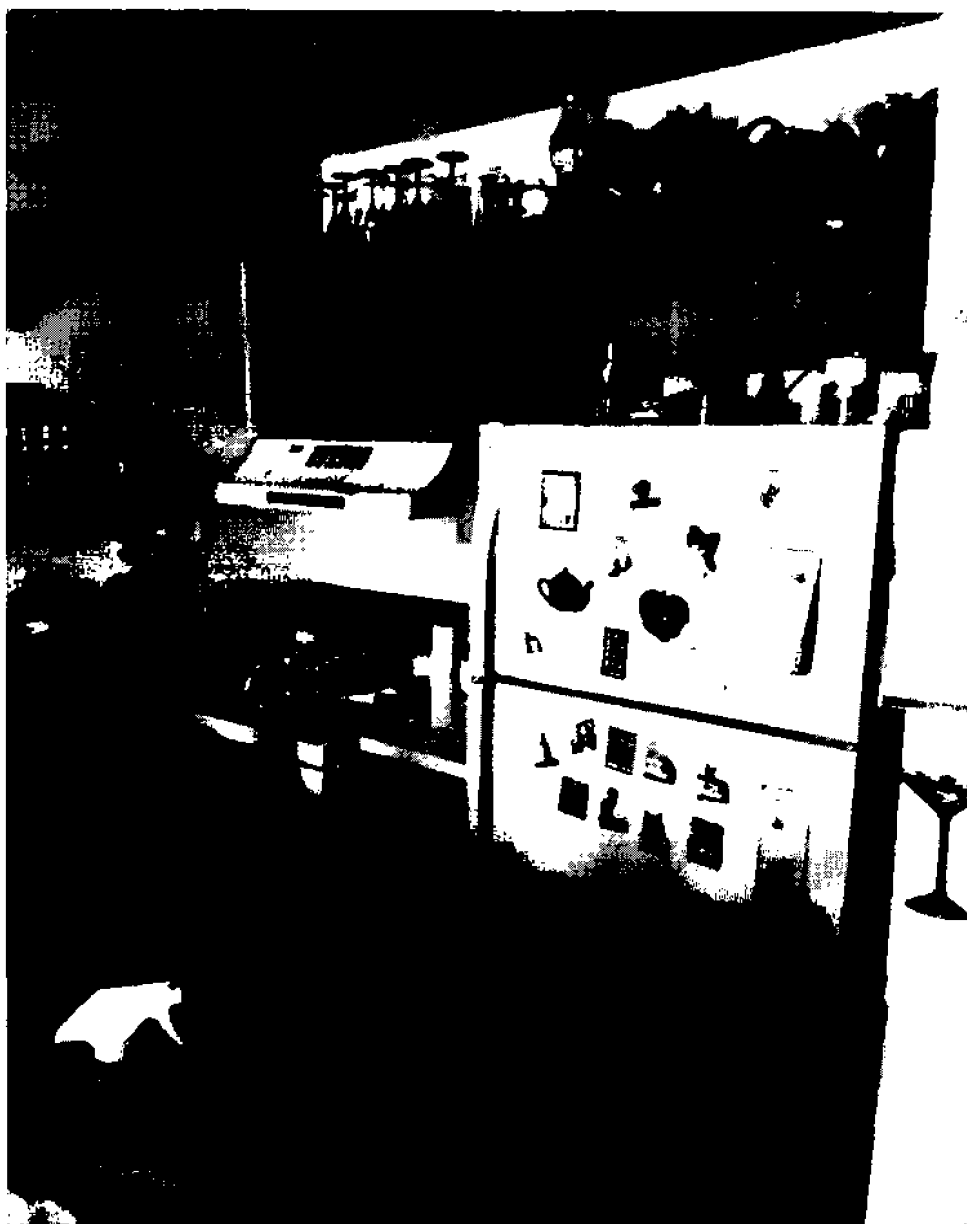
Given the above information and the condition of the unit as evidenced by the photographs attached, the cash offer of \$40,000 is fair and justified. Please let me know if you need any additional information.

Respectfully,


Todd L. Miller
Broker



LICENSED REAL ESTATE BROKERS & PROPERTY MANAGERS







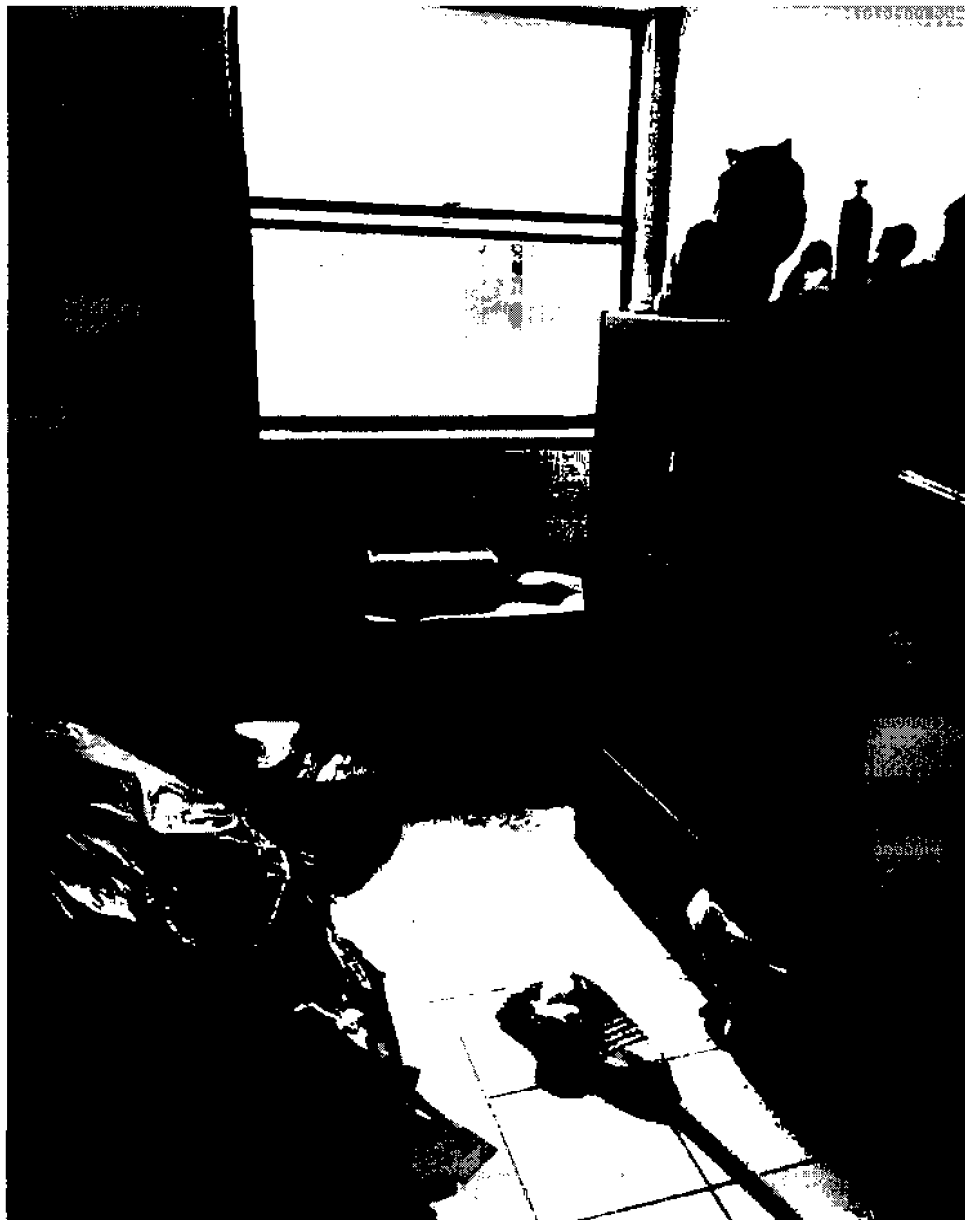




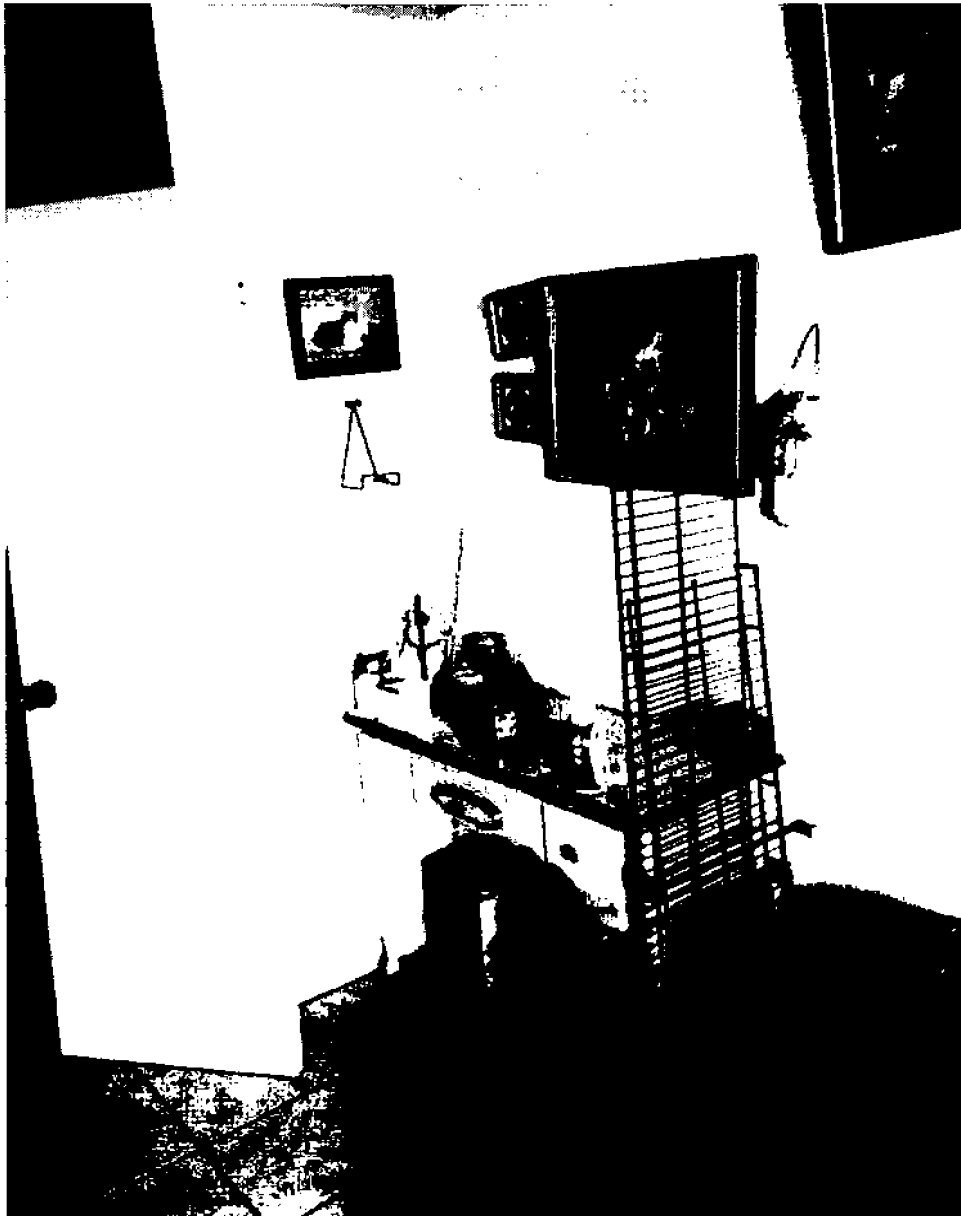






















IN THE CIRCUIT COURT FOR BROWARD COUNTY, FLORIDA
IN RE: ESTATE OF
BRENDA MCCRAY
PROBATE DIVISION
FILE NUMBER 16-0002009
DIVISION: 60J

ORDER GRANTING PETITION TO SELL REAL PROPERTY

THIS MATTER having come before me upon the Motion of the Personal Representatives to sell the real property known as: To Wit:

Apartment No. A-416 Of Coral Springs Tower Club II, a Condominium, according to the plat thereof as recorded in Official Records Book 11748, at page 903, of the Public Records of Broward County, Florida, together with all of the appurtenances thereto, all according to said Declaration of Condominium as amended January 22, 1985 in of Broward County, Florida.

and the Court having heard argument of counsel for the Personal Representative and otherwise being fully advised in the premises, it is,

ORDERED AND ADJUDGED:

1. The Personal Representative is authorized to sell the real property described above at the contract price.
2. The Personal Representative is authorized to execute all instruments and documents necessary to affect such sale, subject to the limitation that the form of deed used to convey title to the Purchaser shall be a Personal Representatives' Deed and not a general Warranty Deed.
3. The proceeds from the sale shall be deposited in the Estate of BRENDA MCCRAY's Bank Account, until the Estate is closed or further Court Order.
4. The Estate shall be closed promptly.

DONE AND ORDERED in chambers at Broward County, Florida on the ____ day of May, 2019.

Circuit Court Judge

Cc: David M. Glassberg, Esquire

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Comprehensive Rider to the Residential Contract For Sale And Purchase



THIS FORM HAS BEEN APPROVED BY THE FLORIDA REALTORS AND THE FLORIDA BAR

If initialed by all parties, the clauses below will be incorporated into the Florida Realtors® /Florida Bar Residential Contract For Sale And Purchase between Brenda McCray Estate (SELLER) and Joel Sklar (BUYER) concerning the Property described as 2771 Riverside Drive #416A Coral Springs FL 33065

Buyer's Initials JS

Seller's Initials [Signature]

A. CONDOMINIUM RIDER

1. CONDOMINIUM ASSOCIATION APPROVAL:

The Association's approval of Buyer (CHECK ONE): is is not required. If approval is required, this Contract is contingent upon Buyer being approved by the Association no later than _____ (if left blank, then 5) days prior to Closing. Within _____ (if left blank, then 5) days after Effective Date Seller shall initiate the approval process with the Association and Buyer shall apply for such approval. Buyer and Seller shall sign and deliver any documents required by the Association in order to complete the transfer of the Property and each shall use diligent effort to obtain such approval, including making personal appearances if required. If Buyer is not approved within the stated time period, this Contract shall terminate and Buyer shall be refunded the Deposit, thereby releasing Buyer and Seller from all further obligations under this Contract.

2. RIGHT OF FIRST REFUSAL:

- (a) The Association (CHECK ONE): has does not have a right of first refusal ("Right"). If the Association has a Right, this Contract is contingent upon the Association, within the time permitted for the exercise of such Right, either providing written confirmation to Buyer that the Association is not exercising that Right, or failing to timely exercise such Right pursuant to the terms of the Declaration of Condominium ("Declaration", which reference includes all amendments thereto).
- (b) The members of the Association (CHECK ONE): have do not have a Right. If the members do have a Right, this Contract is contingent upon the members, within the time permitted for the exercise of such Right, either providing written confirmation to Buyer that the members are not exercising that Right, or failing to timely exercise such Right pursuant to the terms of the Declaration.
- (c) Buyer and Seller shall, within _____ (if left blank, then 5) days after Effective Date, sign and deliver any documents required as a condition precedent to the exercise of the Right, and shall use diligent effort to submit and process the matter with the Association and members, including personal appearances, if required.
- (d) If, within the stated time period, the Association, the members of the Association, or both, fail to provide the written confirmation or the Right has not otherwise expired, then this Contract shall terminate and the Deposit shall be refunded to the Buyer, thereby releasing Buyer and Seller from all further obligations under this Contract.
- (e) If the Association or a member timely exercises its or their Right, this Contract shall terminate and the Deposit shall be refunded to Buyer (unless this Contract provides otherwise), thereby releasing Buyer and Seller from all further obligations under this Contract, and Seller shall pay to Broker the full commission at Closing in recognition that Broker procured the sale.

3. FEES; ASSESSMENTS; PRORATIONS; LITIGATION:

(a) Condominium Association assessment(s) and Rents: Seller represents that the current Association assessment(s) installments is/are

\$ 206.00 payable (CHECK ONE): monthly quarterly semi-annually annually

and if more than one Association assessment

\$ _____ payable (CHECK ONE): monthly quarterly semi-annually annually

and the current rent on recreation areas, if any, is

\$ _____ payable (CHECK ONE): monthly quarterly semi-annually annually

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A. CONDOMINIUM RIDER (CONTINUED)

All annual assessments levied by the Association and rent on recreational areas, if any, shall be made current by Seller at Closing, and Buyer shall reimburse Seller for prepayments.

- (b) Fees: Seller shall, at Closing, pay all fines imposed against the Unit by the Condominium Association as of Closing Date and any fees the Association charges to provide information about the Property, assessment(s) and fees.

If Property is part of a Homeowners' Association, see Rider B. HOMEOWNERS' ASSOCIATION/COMMUNITY DISCLOSURE for further information including additional assessments and fees.

- (c) Special Assessments and Prorations:

- (i) Seller represents that Seller is not aware of any special or other assessment that has been levied by the Association or that has been an item on the agenda, or reported in the minutes, of the Association within twelve (12) months prior to Effective Date, ("pending") except as follows: _____

- (ii) If special assessments levied or pending exist as of the Effective Date are disclosed above by Seller and may be paid in installments (CHECK ONE): Buyer Seller (if left blank, then Buyer) shall pay installments due after Closing Date. If Seller is checked, Seller shall pay the assessment in full prior to or at the time of Closing.

- (iii) If special assessments levied or pending exist as of the Effective Date and have not been disclosed above by Seller, then Seller shall pay such assessments in full at the time of Closing.

- (iv) If, after Effective Date, the Association imposes a special assessment for improvements, work or services, which was not pending as of the Effective Date, then Seller shall pay all amounts due before Closing Date and Buyer shall pay all amounts due after Closing Date.

- (v) A special assessment shall be deemed levied for purposes of this paragraph on the date when the assessment has been approved as required for enforcement pursuant to Florida law and the condominium documents listed in Paragraph 5.

- (vi) Association assets and liabilities, including Association reserve accounts, shall not be prorated.

- (d) Litigation: Seller represents that Seller is not aware of pending or anticipated litigation affecting the Property or the common elements, if any, except as follows: _____

4. SPRINKLER SYSTEM RETROFIT:

If, pursuant to Sections 718.112(2)(l), F.S., the Association has voted to forego retrofitting its fire sprinkler system or handrails and guardrails for the condominium units, then prior to Closing Seller shall furnish to Buyer the written notice of Association's vote to forego such retrofitting.

5. NON-DEVELOPER DISCLOSURE:

(CHECK ONE):

(a) THE BUYER HEREBY ACKNOWLEDGES THAT BUYER HAS BEEN PROVIDED A CURRENT COPY OF THE DECLARATION OF CONDOMINIUM, ARTICLES OF INCORPORATION OF THE ASSOCIATION, BYLAWS AND RULES OF THE ASSOCIATION, AND A COPY OF THE MOST RECENT YEAR-END FINANCIAL INFORMATION AND FREQUENTLY ASKED QUESTIONS AND ANSWERS DOCUMENT MORE THAN 3 DAYS, EXCLUDING SATURDAYS, SUNDAYS, AND LEGAL HOLIDAYS, PRIOR TO EXECUTION OF THIS CONTRACT.

(b) THIS AGREEMENT IS VOIDABLE BY BUYER BY DELIVERING WRITTEN NOTICE OF THE BUYER'S INTENTION TO CANCEL WITHIN 3 DAYS, EXCLUDING SATURDAYS, SUNDAYS, AND LEGAL HOLIDAYS, AFTER THE DATE OF EXECUTION OF THIS AGREEMENT BY THE BUYER AND RECEIPT BY BUYER OF A CURRENT COPY OF THE DECLARATION OF CONDOMINIUM, ARTICLES OF INCORPORATION, BYLAWS AND RULES OF THE ASSOCIATION, AND A COPY OF THE MOST RECENT YEAR-END FINANCIAL INFORMATION AND FREQUENTLY ASKED QUESTIONS AND ANSWERS DOCUMENT IF SO REQUESTED IN WRITING. ANY PURPORTED WAIVER OF THESE VOIDABILITY RIGHTS SHALL BE OF NO EFFECT. BUYER MAY EXTEND THE TIME FOR CLOSING FOR A PERIOD OF NOT MORE THAN 3 DAYS, EXCLUDING SATURDAYS, SUNDAYS, AND

DocuSign Envelope ID: 28C5CBF9-1504-47B1-A53B-96A10ABAACAB

A. CONDOMINIUM RIDER (CONTINUED)

LEGAL HOLIDAYS, AFTER THE BUYER RECEIVES THE DECLARATION, ARTICLES OF INCORPORATION, BYLAWS AND RULES OF THE ASSOCIATION, AND A COPY OF THE MOST RECENT YEAR-END FINANCIAL INFORMATION AND FREQUENTLY ASKED QUESTIONS AND ANSWERS DOCUMENT IF REQUESTED IN WRITING. BUYER'S RIGHT TO VOID THIS AGREEMENT SHALL TERMINATE AT CLOSING.

6. BUYER'S REQUEST FOR DOCUMENTS:

Buyer is entitled, at Seller's expense, to current copies of the condominium documents specified in Paragraph 5, above. Buyer (CHECK ONE): requests does not request a current copy of the documents specified in Paragraph 5, above. If this Contract does not close, Buyer shall immediately return the documents to Seller or reimburse Seller for the cost of the documents.

7. BUYER'S RECEIPT OF DOCUMENTS:

(COMPLETE AND CHECK ONLY IF CORRECT) Buyer received the documents described in Paragraph 5, above, on _____.

8. COMMON ELEMENTS; PARKING:

The Property includes the unit being purchased and an undivided interest in the common elements and appurtenant limited common elements of the condominium, as specified in the Declaration. Seller's right and interest in or to the use of the following parking space(s), garage, and other areas are included in the sale of the Property and shall be assigned to Buyer at Closing, subject to the Declaration:

Parking Space(s) # _____ Garage # _____ Other: _____

9. INSPECTIONS AND REPAIRS:

The rights and obligations arising under Paragraphs 11 and 12 of this Contract to maintain, repair, replace or treat are limited to Seller's individual condominium unit and unless Seller is otherwise responsible do not extend to common elements, limited common elements, or any other part of the condominium property.

10. GOVERNANCE FORM:

PURSUANT TO CHAPTER 718, FLORIDA STATUTES, BUYER IS ENTITLED TO RECEIVE FROM SELLER A COPY OF THE GOVERNANCE FORM IN THE FORMAT PROVIDED BY THE DIVISION OF FLORIDA CONDOMINIUMS, TIMESHARES AND MOBILE HOMES OF THE DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION, SUMMARIZING THE GOVERNANCE OF THE CONDOMINIUM ASSOCIATION.

"AS IS" Residential Contract For Sale And Purchase
THIS FORM HAS BEEN APPROVED BY THE FLORIDA REALTORS AND THE FLORIDA BAR



1* **PARTIES:** Brenda McCray Estate ("Seller"),
2* and Joel Sklar ("Buyer"),
3 agree that Seller shall sell and Buyer shall buy the following described Real Property and Personal Property
4 (collectively "Property") pursuant to the terms and conditions of this AS IS Residential Contract For Sale And Purchase
5 and any riders and addenda ("Contract"):

6 **1. PROPERTY DESCRIPTION:**

- 7* (a) Street address, city, zip: 2771 Riverside Drive #416A Coral Springs FL 33065
8* (b) Located in: Broward County, Florida. Property Tax ID #: 4841 22 DG 0660
9* (c) Real Property: The legal description is Coral Springs Tower Club II Condo Unit 416 Bldg A

10 _____
11 _____
12 together with all existing improvements and fixtures, including built-in appliances, built-in furnishings and
13 attached wall-to-wall carpeting and flooring ("Real Property") unless specifically excluded in Paragraph 1(e) or
14 by other terms of this Contract.

- 15 (d) Personal Property: Unless excluded in Paragraph 1(e) or by other terms of this Contract, the following items
16 which are owned by Seller and existing on the Property as of the date of the initial offer are included in the
17 purchase: range(s)/oven(s), refrigerator(s), dishwasher(s), disposal, ceiling fan(s), intercom, light fixture(s),
18 drapery rods and draperies, blinds, window treatments, smoke detector(s), garage door opener(s), security gate
19 and other access devices, and storm shutters/panels ("Personal Property").

20* Other Personal Property items included in this purchase are: _____

21 _____
22 Personal Property is included in the Purchase Price, has no contributory value, and shall be left for the Buyer.

- 23* (e) The following items are excluded from the purchase: _____
24 _____

25 **PURCHASE PRICE AND CLOSING**

- 26* **2. PURCHASE PRICE (U.S. currency):**..... \$ 40,000.00
27* (a) Initial deposit to be held in escrow in the amount of (checks subject to COLLECTION) \$ 1,000.00
28 The initial deposit made payable and delivered to "Escrow Agent" named below
29* (CHECK ONE): (i) accompanies offer or (ii) is to be made within _____ (if left
30 blank, then 3) days after Effective Date. IF NEITHER BOX IS CHECKED, THEN
31 OPTION (ii) SHALL BE DEEMED SELECTED.
32* Escrow Agent Information: Name: Todd Miller Escrow Account
33* Address: 7777 Davie Rd Ext #302B Hollywood FL 33024
34* Phone: 9544375001 E-mail: toddmillerrealty@bellsouth.n Fax: 9544375099
35* (b) Additional deposit to be delivered to Escrow Agent within 10 (if left blank, then 10)
36* days after Effective Date \$ 3,000.00
37 (All deposits paid or agreed to be paid, are collectively referred to as the "Deposit")
38* (c) Financing: Express as a dollar amount or percentage ("Loan Amount") see Paragraph 8 n/a
39* (d) Other: \$ 0.00
40 (e) Balance to close (not including Buyer's closing costs, prepaids and prorations) by wire
41* transfer or other COLLECTED funds \$ 36,000.00

42 **NOTE: For the definition of "COLLECTION" or "COLLECTED" see STANDARD S.**

43 **3. TIME FOR ACCEPTANCE OF OFFER AND COUNTER-OFFERS; EFFECTIVE DATE:**

- 44 (a) If not signed by Buyer and Seller, and an executed copy delivered to all parties on or before
45* April 26, 2019, this offer shall be deemed withdrawn and the Deposit, if any, shall be returned to
46 Buyer. Unless otherwise stated, time for acceptance of any counter-offers shall be within 2 days after the day
47 the counter-offer is delivered.

- 48 (b) The effective date of this Contract shall be the date when the last one of the Buyer and Seller has signed or
49 initialed and delivered this offer or final counter-offer ("Effective Date").

- 50 **4. CLOSING DATE:** Unless modified by other provisions of this Contract, the closing of this transaction shall occur
51 and the closing documents required to be furnished by each party pursuant to this Contract shall be delivered
52* ("Closing") on May 31, 2019 ("Closing Date"), at the time established by the Closing Agent.

Buyer's Initials JS
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Seller's Initials [Signature]

- 53 **5. EXTENSION OF CLOSING DATE:**
- 54 (a) If Paragraph 8(b) is checked and Closing funds from Buyer's lender(s) are not available on Closing Date due
- 55 to Consumer Financial Protection Bureau Closing Disclosure delivery requirements ("CFPB Requirements"),
- 56 then Closing Date shall be extended for such period necessary to satisfy CFPB Requirements, provided such
- 57 period shall not exceed 10 days.
- 58 (b) If an event constituting "Force Majeure" causes services essential for Closing to be unavailable, including the
- 59 unavailability of utilities or issuance of hazard, wind, flood or homeowners' insurance, Closing Date shall be
- 60 extended as provided in STANDARD G.
- 61 **6. OCCUPANCY AND POSSESSION:**
- 62 (a) Unless the box in Paragraph 6(b) is checked, Seller shall, at Closing, deliver occupancy and possession of the
- 63 Property to Buyer free of tenants, occupants and future tenancies. Also, at Closing, Seller shall have removed
- 64 all personal items and trash from the Property and shall deliver all keys, garage door openers, access devices
- 65 and codes, as applicable, to Buyer. If occupancy is to be delivered before Closing, Buyer assumes all risks of
- 66 loss to the Property from date of occupancy, shall be responsible and liable for maintenance from that date,
- 67 and shall be deemed to have accepted the Property in its existing condition as of time of taking occupancy.
- 68 (b) **CHECK IF PROPERTY IS SUBJECT TO LEASE(S) OR OCCUPANCY AFTER CLOSING.** If Property is
- 69 subject to a lease(s) after Closing or is intended to be rented or occupied by third parties beyond Closing, the
- 70 facts and terms thereof shall be disclosed in writing by Seller to Buyer and copies of the written lease(s) shall
- 71 be delivered to Buyer, all within 5 days after Effective Date. If Buyer determines, in Buyer's sole discretion, that
- 72 the lease(s) or terms of occupancy are not acceptable to Buyer, Buyer may terminate this Contract by delivery
- 73 of written notice of such election to Seller within 5 days after receipt of the above items from Seller, and Buyer
- 74 shall be refunded the Deposit thereby releasing Buyer and Seller from all further obligations under this Contract.
- 75 Estoppel Letter(s) and Seller's affidavit shall be provided pursuant to STANDARD D. If Property is intended to
- 76 be occupied by Seller after Closing, see Rider U. POST-CLOSING OCCUPANCY BY SELLER.
- 77 **7. ASSIGNABILITY: (CHECK ONE):** Buyer may assign and thereby be released from any further liability under
- 78 this Contract; may assign but not be released from liability under this Contract; or may not assign this
- 79 Contract.

FINANCING

- 81 **8. FINANCING:**
- 82 (a) Buyer will pay cash for the purchase of the Property at Closing. There is no financing contingency to Buyer's
- 83 obligation to close. If Buyer obtains a loan for any part of the Purchase Price of the Property, Buyer acknowledges
- 84 that any terms and conditions imposed by Buyer's lender(s) or by CFPB Requirements shall not affect or extend
- 85 the Buyer's obligation to close or otherwise affect any terms or conditions of this Contract.
- 86 (b) This Contract is contingent upon Buyer obtaining approval of a conventional FHA VA or other
- 87 _____ (describe) loan within _____ (if left blank, then 30) days after Effective Date ("Loan Approval
- 88 Period") for (CHECK ONE): fixed, adjustable, fixed or adjustable rate in the Loan Amount (See Paragraph
- 89 2(c)), at an initial interest rate not to exceed _____ % (if left blank, then prevailing rate based upon Buyer's
- 90 creditworthiness), and for a term of _____ (if left blank, then 30) years ("Financing").
- 91 (i) Buyer shall make mortgage loan application for the Financing within _____ (if left blank, then 5) days
- 92 after Effective Date and use good faith and diligent effort to obtain approval of a loan meeting the Financing terms
- 93 ("Loan Approval") and thereafter to close this Contract. Loan Approval which requires a condition related to the sale
- 94 by Buyer of other property shall not be deemed Loan Approval for purposes of this subparagraph.
- 95 Buyer's failure to use diligent effort to obtain Loan Approval during the Loan Approval Period shall be considered a
- 96 default under the terms of this Contract. For purposes of this provision, "diligent effort" includes, but is not limited
- 97 to, timely furnishing all documents and information and paying of all fees and charges requested by Buyer's
- 98 mortgage broker and lender in connection with Buyer's mortgage loan application.
- 99 (ii) Buyer shall keep Seller and Broker fully informed about the status of Buyer's mortgage loan application,
- 100 Loan Approval, and loan processing and authorizes Buyer's mortgage broker, lender, and Closing Agent to disclose
- 101 such status and progress, and release preliminary and finally executed closing disclosures and settlement
- 102 statements, to Seller and Broker.
- 103 (iii) Upon Buyer obtaining Loan Approval, Buyer shall promptly deliver written notice of such approval to Seller.
- 104 (iv) If Buyer is unable to obtain Loan Approval after the exercise of diligent effort, then at any time prior to
- 105 expiration of the Loan Approval Period, Buyer may provide written notice to Seller stating that Buyer has been
- 106 unable to obtain Loan Approval and has elected to either:
- 107 (1) waive Loan Approval, in which event this Contract will continue as if Loan Approval had been obtained; or
- 108 (2) terminate this Contract.

Buyer's Initials JS
FloridaRealtors/FloridaBar-ASIS-5

Seller's Initials [Signature]

(v) If Buyer fails to timely deliver either notice provided in Paragraph 8(b)(iii) or (iv), above, to Seller prior to expiration of the Loan Approval Period, then Loan Approval shall be deemed waived, in which event this Contract will continue as if Loan Approval had been obtained, provided however, Seller may elect to terminate this Contract by delivering written notice to Buyer within 3 days after expiration of the Loan Approval Period.

(vi) If this Contract is timely terminated as provided by Paragraph 8(b)(iv)(2) or (v), above, and Buyer is not in default under the terms of this Contract, Buyer shall be refunded the Deposit thereby releasing Buyer and Seller from all further obligations under this Contract.

(vii) If Loan Approval has been obtained, or deemed to have been obtained, as provided above, and Buyer fails to close this Contract, then the Deposit shall be paid to Seller unless failure to close is due to: (1) Seller's default or inability to satisfy other contingencies of this Contract; (2) Property related conditions of the Loan Approval have not been met (except when such conditions are waived by other provisions of this Contract); or (3) appraisal of the Property obtained by Buyer's lender is insufficient to meet terms of the Loan Approval, in which event(s) the Buyer shall be refunded the Deposit, thereby releasing Buyer and Seller from all further obligations under this Contract.

(c) Assumption of existing mortgage (see rider for terms).

(d) Purchase money note and mortgage to Seller (see riders; addenda; or special clauses for terms).

CLOSING COSTS, FEES AND CHARGES

9. CLOSING COSTS; TITLE INSURANCE; SURVEY; HOME WARRANTY; SPECIAL ASSESSMENTS:

(a) COSTS TO BE PAID BY SELLER:

- Documentary stamp taxes and surtax on deed, if any
- Owner's Policy and Charges (if Paragraph 9(c)(i) is checked)
- Title search charges (if Paragraph 9(c)(iii) is checked)
- Municipal lien search (if Paragraph 9(c)(i) or (iii) is checked)
- HOA/Condominium Association estoppel fees
- Recording and other fees needed to cure title
- Seller's attorneys' fees
- Other: _____

If, prior to Closing, Seller is unable to meet the AS IS Maintenance Requirement as required by Paragraph 11 a sum equal to 125% of estimated costs to meet the AS IS Maintenance Requirement shall be escrowed at Closing. If actual costs to meet the AS IS Maintenance Requirement exceed escrowed amount, Seller shall pay such actual costs. Any unused portion of escrowed amount(s) shall be returned to Seller.

(b) COSTS TO BE PAID BY BUYER:

- Taxes and recording fees on notes and mortgages
- Recording fees for deed and financing statements
- Owner's Policy and Charges (if Paragraph 9(c)(ii) is checked)
- Survey (and elevation certification, if required)
- Lender's title policy and endorsements
- HOA/Condominium Association application/transfer fees
- Municipal lien search (if Paragraph 9(c)(ii) is checked)
- Other: _____
- Loan expenses
- Appraisal fees
- Buyer's Inspections
- Buyer's attorneys' fees
- All property related insurance
- Owner's Policy Premium (if Paragraph 9 (c)(iii) is checked.)

(c) TITLE EVIDENCE AND INSURANCE: At least _____ (if left blank, then 15, or if Paragraph 8(a) is checked, then 5) days prior to Closing Date ("Title Evidence Deadline"), a title insurance commitment issued by a Florida licensed title insurer, with legible copies of instruments listed as exceptions attached thereto ("Title Commitment") and, after Closing, an owner's policy of title insurance (see STANDARD A for terms) shall be obtained and delivered to Buyer. If Seller has an owner's policy of title insurance covering the Real Property, a copy shall be furnished to Buyer and Closing Agent within 5 days after Effective Date. The owner's title policy premium, title search and closing services (collectively, "Owner's Policy and Charges") shall be paid, as set forth below. The title insurance premium charges for the owner's policy and any lender's policy will be calculated and allocated in accordance with Florida law, but may be reported differently on certain federally mandated closing disclosures and other closing documents. For purposes of this Contract "municipal lien search" means a search of records necessary for the owner's policy of title insurance to be issued without exception for unrecorded liens imposed pursuant to Chapters 159 or 170, F.S., in favor of any governmental body, authority or agency.

(CHECK ONE):

(i) Seller shall designate Closing Agent and pay for Owner's Policy and Charges, and Buyer shall pay the premium for Buyer's lender's policy and charges for closing services related to the lender's policy, endorsements and loan closing, which amounts shall be paid by Buyer to Closing Agent or such other provider(s) as Buyer may select; or

(ii) Buyer shall designate Closing Agent and pay for Owner's Policy and Charges and charges for closing services related to Buyer's lender's policy, endorsements and loan closing; or

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- 164* (iii) [MIAMI-DADE/BROWARD REGIONAL PROVISION]: Seller shall furnish a copy of a prior owner's policy
- 165 of title insurance or other evidence of title and pay fees for: (A) a continuation or update of such title evidence,
- 166 which is acceptable to Buyer's title insurance underwriter for reissue of coverage; (B) tax search; and (C)
- 167 municipal lien search. Buyer shall obtain and pay for post-Closing continuation and premium for Buyer's owner's
- 168* policy, and if applicable, Buyer's lender's policy. Seller shall not be obligated to pay more than \$_____
- 169 (if left blank, then \$200.00) for abstract continuation or title search ordered or performed by Closing Agent.
- 170 (d) **SURVEY:** On or before Title Evidence Deadline, Buyer may, at Buyer's expense, have the Real Property
- 171 surveyed and certified by a registered Florida surveyor ("Survey"). If Seller has a survey covering the Real
- 172 Property, a copy shall be furnished to Buyer and Closing Agent within 5 days after Effective Date.
- 173* (e) **HOME WARRANTY:** At Closing, Buyer Seller N/A shall pay for a home warranty plan issued by
- 174* _____ at a cost not to exceed \$_____. A home
- 175 warranty plan provides for repair or replacement of many of a home's mechanical systems and major built-in
- 176 appliances in the event of breakdown due to normal wear and tear during the agreement's warranty period.
- 177 (f) **SPECIAL ASSESSMENTS:** At Closing, Seller shall pay: (i) the full amount of liens imposed by a public body
- 178 ("public body" does not include a Condominium or Homeowner's Association) that are certified, confirmed and
- 179 ratified before Closing; and (ii) the amount of the public body's most recent estimate or assessment for an
- 180 improvement which is substantially complete as of Effective Date, but that has not resulted in a lien being
- 181 imposed on the Property before Closing. Buyer shall pay all other assessments. If special assessments may
- 182 be paid in installments (**CHECK ONE**):
- 183* (a) Seller shall pay installments due prior to Closing and Buyer shall pay installments due after Closing.
- 184 Installments prepaid or due for the year of Closing shall be prorated.
- 185* (b) Seller shall pay the assessment(s) in full prior to or at the time of Closing.
- 186 IF NEITHER BOX IS CHECKED, THEN OPTION (a) SHALL BE DEEMED SELECTED.
- 187 This Paragraph 9(f) shall not apply to a special benefit tax lien imposed by a community development district
- 188 (CDD) pursuant to Chapter 190, F.S., which lien shall be prorated pursuant to STANDARD K.

DISCLOSURES

10. DISCLOSURES:

- 190 (a) **RADON GAS:** Radon is a naturally occurring radioactive gas that, when it is accumulated in a building in
- 191 sufficient quantities, may present health risks to persons who are exposed to it over time. Levels of radon that
- 192 exceed federal and state guidelines have been found in buildings in Florida. Additional information regarding
- 193 radon and radon testing may be obtained from your county health department.
- 194 (b) **PERMITS DISCLOSURE:** Except as may have been disclosed by Seller to Buyer in a written disclosure, Seller
- 195 does not know of any improvements made to the Property which were made without required permits or made
- 196 pursuant to permits which have not been properly closed. If Seller identifies permits which have not been
- 197 properly closed or improvements which were not permitted, then Seller shall promptly deliver to Buyer all plans,
- 198 written documentation or other information in Seller's possession, knowledge, or control relating to
- 199 improvements to the Property which are the subject of such open permits or unpermitted improvements.
- 200 (c) **MOLD:** Mold is naturally occurring and may cause health risks or damage to property. If Buyer is concerned or
- 201 desires additional information regarding mold, Buyer should contact an appropriate professional.
- 202 (d) **FLOOD ZONE; ELEVATION CERTIFICATION:** Buyer is advised to verify by elevation certificate which flood
- 203 zone the Property is in, whether flood insurance is required by Buyer's lender, and what restrictions apply to
- 204 improving the Property and rebuilding in the event of casualty. If Property is in a "Special Flood Hazard Area"
- 205 or "Coastal Barrier Resources Act" designated area or otherwise protected area identified by the U.S. Fish and
- 206 Wildlife Service under the Coastal Barrier Resources Act and the lowest floor elevation for the building(s) and/or
- 207 flood insurance rating purposes is below minimum flood elevation or is ineligible for flood insurance coverage
- 208 through the National Flood Insurance Program or private flood insurance as defined in 42 U.S.C. §4012a, Buyer
- 209 may terminate this Contract by delivering written notice to Seller within _____ (if left blank, then 20) days after
- 210* Effective Date, and Buyer shall be refunded the Deposit thereby releasing Buyer and Seller from all further
- 211 obligations under this Contract, failing which Buyer accepts existing elevation of buildings and flood zone
- 212 designation of Property. The National Flood Insurance Program may assess additional fees or adjust premiums
- 213 for pre-Flood Insurance Rate Map (pre-FIRM) non-primary structures (residential structures in which the insured
- 214 or spouse does not reside for at least 50% of the year) and an elevation certificate may be required for actuarial
- 215 rating.
- 216 (e) **ENERGY BROCHURE:** Buyer acknowledges receipt of Florida Energy-Efficiency Rating Information Brochure
- 217 required by Section 553.996, F.S.
- 218

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- 219 (f) **LEAD-BASED PAINT:** If Property includes pre-1978 residential housing, a lead-based paint disclosure is
- 220 mandatory.
- 221 (g) **HOMEOWNERS' ASSOCIATION/COMMUNITY DISCLOSURE: BUYER SHOULD NOT EXECUTE THIS**
- 222 **CONTRACT UNTIL BUYER HAS RECEIVED AND READ THE HOMEOWNERS'**
- 223 **ASSOCIATION/COMMUNITY DISCLOSURE, IF APPLICABLE.**
- 224 (h) **PROPERTY TAX DISCLOSURE SUMMARY: BUYER SHOULD NOT RELY ON THE SELLER'S CURRENT**
- 225 **PROPERTY TAXES AS THE AMOUNT OF PROPERTY TAXES THAT THE BUYER MAY BE OBLIGATED TO**
- 226 **PAY IN THE YEAR SUBSEQUENT TO PURCHASE. A CHANGE OF OWNERSHIP OR PROPERTY**
- 227 **IMPROVEMENTS TRIGGERS REASSESSMENTS OF THE PROPERTY THAT COULD RESULT IN HIGHER**
- 228 **PROPERTY TAXES. IF YOU HAVE ANY QUESTIONS CONCERNING VALUATION, CONTACT THE**
- 229 **COUNTY PROPERTY APPRAISER'S OFFICE FOR INFORMATION.**
- 230 (i) **FOREIGN INVESTMENT IN REAL PROPERTY TAX ACT ("FIRPTA"):** Seller shall inform Buyer in writing if
- 231 Seller is a "foreign person" as defined by the Foreign Investment in Real Property Tax Act ("FIRPTA"). Buyer
- 232 and Seller shall comply with FIRPTA, which may require Seller to provide additional cash at Closing. If Seller
- 233 is not a "foreign person", Seller can provide Buyer, at or prior to Closing, a certification of non-foreign status,
- 234 under penalties of perjury, to inform Buyer and Closing Agent that no withholding is required. See STANDARD
- 235 V for further information pertaining to FIRPTA. Buyer and Seller are advised to seek legal counsel and tax
- 236 advice regarding their respective rights, obligations, reporting and withholding requirements pursuant to
- 237 FIRPTA.
- 238 (j) **SELLER DISCLOSURE:** Seller knows of no facts materially affecting the value of the Real Property which are
- 239 not readily observable and which have not been disclosed to Buyer. Except as provided for in the preceding
- 240 sentence, Seller extends and intends no warranty and makes no representation of any type, either express or
- 241 implied, as to the physical condition or history of the Property. Except as otherwise disclosed in writing Seller
- 242 has received no written or verbal notice from any governmental entity or agency as to a currently uncorrected
- 243 building, environmental or safety code violation.

244 **PROPERTY MAINTENANCE, CONDITION, INSPECTIONS AND EXAMINATIONS**

245 **11. PROPERTY MAINTENANCE:** Except for ordinary wear and tear and Casualty Loss, Seller shall maintain the

246 Property, including, but not limited to, lawn, shrubbery, and pool, in the condition existing as of Effective Date ("AS

247 IS Maintenance Requirement").

248 **12. PROPERTY INSPECTION; RIGHT TO CANCEL:**

- 249 (a) **PROPERTY INSPECTIONS AND RIGHT TO CANCEL:** Buyer shall have 0 (if left blank, then 15)
- 250 **days after Effective Date ("Inspection Period") within which to have such inspections of the Property**
- 251 **performed as Buyer shall desire during the Inspection Period. If Buyer determines, in Buyer's sole**
- 252 **discretion, that the Property is not acceptable to Buyer, Buyer may terminate this Contract by delivering**
- 253 **written notice of such election to Seller prior to expiration of Inspection Period. If Buyer timely**
- 254 **terminates this Contract, the Deposit paid shall be returned to Buyer, thereupon, Buyer and Seller shall**
- 255 **be released of all further obligations under this Contract; however, Buyer shall be responsible for**
- 256 **prompt payment for such inspections, for repair of damage to, and restoration of, the Property resulting**
- 257 **from such inspections, and shall provide Seller with paid receipts for all work done on the Property (the**
- 258 **preceding provision shall survive termination of this Contract). Unless Buyer exercises the right to**
- 259 **terminate granted herein, Buyer accepts the physical condition of the Property and any violation of**
- 260 **governmental, building, environmental, and safety codes, restrictions, or requirements, but subject to**
- 261 **Seller's continuing AS IS Maintenance Requirement, and Buyer shall be responsible for any and all**
- 262 **repairs and improvements required by Buyer's lender.**
- 263 (b) **WALK-THROUGH INSPECTION/RE-INSPECTION:** On the day prior to Closing Date, or on Closing Date prior
- 264 to time of Closing, as specified by Buyer, Buyer or Buyer's representative may perform a walk-through (and
- 265 follow-up walk-through, if necessary) inspection of the Property solely to confirm that all items of Personal
- 266 Property are on the Property and to verify that Seller has maintained the Property as required by the AS IS
- 267 Maintenance Requirement and has met all other contractual obligations.
- 268 (c) **SELLER ASSISTANCE AND COOPERATION IN CLOSE-OUT OF BUILDING PERMITS:** If Buyer's inspection
- 269 of the Property identifies open or needed building permits, then Seller shall promptly deliver to Buyer all plans,
- 270 written documentation or other information in Seller's possession, knowledge, or control relating to
- 271 improvements to the Property which are the subject of such open or needed Permits, and shall promptly
- 272 cooperate in good faith with Buyer's efforts to obtain estimates of repairs or other work necessary to resolve
- 273 such Permit issues. Seller's obligation to cooperate shall include Seller's execution of necessary authorizations,

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274 consents, or other documents necessary for Buyer to conduct inspections and have estimates of such repairs
275 or work prepared, but in fulfilling such obligation, Seller shall not be required to expend, or become obligated to
276 expend, any money.

277 (d) **ASSIGNMENT OF REPAIR AND TREATMENT CONTRACTS AND WARRANTIES:** At Buyer's option and
278 cost, Seller will, at Closing, assign all assignable repair, treatment and maintenance contracts and warranties
279 to Buyer.

280 **ESCROW AGENT AND BROKER**

281 **13. ESCROW AGENT:** Any Closing Agent or Escrow Agent (collectively "Agent") receiving the Deposit, other funds
282 and other items is authorized, and agrees by acceptance of them, to deposit them promptly, hold same in escrow
283 within the State of Florida and, subject to **COLLECTION**, disburse them in accordance with terms and conditions
284 of this Contract. Failure of funds to become **COLLECTED** shall not excuse Buyer's performance. When conflicting
285 demands for the Deposit are received, or Agent has a good faith doubt as to entitlement to the Deposit, Agent may
286 take such actions permitted by this Paragraph 13, as Agent deems advisable. If in doubt as to Agent's duties or
287 liabilities under this Contract, Agent may, at Agent's option, continue to hold the subject matter of the escrow until
288 the parties agree to its disbursement or until a final judgment of a court of competent jurisdiction shall determine
289 the rights of the parties, or Agent may deposit same with the clerk of the circuit court having jurisdiction of the
290 dispute. An attorney who represents a party and also acts as Agent may represent such party in such action. Upon
291 notifying all parties concerned of such action, all liability on the part of Agent shall fully terminate, except to the
292 extent of accounting for any items previously delivered out of escrow. If a licensed real estate broker, Agent will
293 comply with provisions of Chapter 475, F.S., as amended and FREC rules to timely resolve escrow disputes through
294 mediation, arbitration, interpleader or an escrow disbursement order.

295 In any proceeding between Buyer and Seller wherein Agent is made a party because of acting as Agent hereunder,
296 or in any proceeding where Agent interpleads the subject matter of the escrow, Agent shall recover reasonable
297 attorney's fees and costs incurred, to be paid pursuant to court order out of the escrowed funds or equivalent. Agent
298 shall not be liable to any party or person for mis-delivery of any escrowed items, unless such mis-delivery is due to
299 Agent's willful breach of this Contract or Agent's gross negligence. This Paragraph 13 shall survive Closing or
300 termination of this Contract.


301 **14. PROFESSIONAL ADVICE; BROKER LIABILITY:** Broker advises Buyer and Seller to verify Property condition,
302 square footage, and all other facts and representations made pursuant to this Contract and to consult appropriate
303 professionals for legal, tax, environmental, and other specialized advice concerning matters affecting the Property
304 and the transaction contemplated by this Contract. Broker represents to Buyer that Broker does not reside on the
305 Property and that all representations (oral, written or otherwise) by Broker are based on Seller representations or
306 public records. **BUYER AGREES TO RELY SOLELY ON SELLER, PROFESSIONAL INSPECTORS AND
307 GOVERNMENTAL AGENCIES FOR VERIFICATION OF PROPERTY CONDITION, SQUARE FOOTAGE AND
308 FACTS THAT MATERIALLY AFFECT PROPERTY VALUE AND NOT ON THE REPRESENTATIONS (ORAL,
309 WRITTEN OR OTHERWISE) OF BROKER.** Buyer and Seller (individually, the "Indemnifying Party") each
310 individually indemnifies, holds harmless, and releases Broker and Broker's officers, directors, agents and
311 employees from all liability for loss or damage, including all costs and expenses, and reasonable attorney's fees at
312 all levels, suffered or incurred by Broker and Broker's officers, directors, agents and employees in connection with
313 or arising from claims, demands or causes of action instituted by Buyer or Seller based on: (i) inaccuracy of
314 information provided by the Indemnifying Party or from public records; (ii) Indemnifying Party's misstatement(s) or
315 failure to perform contractual obligations; (iii) Broker's performance, at Indemnifying Party's request, of any task
316 beyond the scope of services regulated by Chapter 475, F.S., as amended, including Broker's referral,
317 recommendation or retention of any vendor for, or on behalf of, Indemnifying Party; (iv) products or services
318 provided by any such vendor for, or on behalf of, Indemnifying Party; and (v) expenses incurred by any such vendor.
319 Buyer and Seller each assumes full responsibility for selecting and compensating their respective vendors and
320 paying their other costs under this Contract whether or not this transaction closes. This Paragraph 14 will not relieve
321 Broker of statutory obligations under Chapter 475, F.S., as amended. For purposes of this Paragraph 14, Broker
322 will be treated as a party to this Contract. This Paragraph 14 shall survive Closing or termination of this Contract.

323 **DEFAULT AND DISPUTE RESOLUTION**

324 **15. DEFAULT:**

325 (a) **BUYER DEFAULT:** If Buyer fails, neglects or refuses to perform Buyer's obligations under this Contract,
326 including payment of the Deposit, within the time(s) specified, Seller may elect to recover and retain the Deposit
327 for the account of Seller as agreed upon liquidated damages, consideration for execution of this Contract, and
328 in full settlement of any claims, whereupon Buyer and Seller shall be relieved from all further obligations under

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this Contract, or Seller, at Seller's option, may, pursuant to Paragraph 16, proceed in equity to enforce Seller's rights under this Contract. The portion of the Deposit, if any, paid to Listing Broker upon default by Buyer, shall be split equally between Listing Broker and Cooperating Broker; provided however, Cooperating Broker's share shall not be greater than the commission amount Listing Broker had agreed to pay to Cooperating Broker.

(b) **SELLER DEFAULT:** If for any reason other than failure of Seller to make Seller's title marketable after reasonable diligent effort, Seller fails, neglects or refuses to perform Seller's obligations under this Contract, Buyer may elect to receive return of Buyer's Deposit without thereby waiving any action for damages resulting from Seller's breach, and, pursuant to Paragraph 16, may seek to recover such damages or seek specific performance.

This Paragraph 15 shall survive Closing or termination of this Contract.

16. DISPUTE RESOLUTION: Unresolved controversies, claims and other matters in question between Buyer and Seller arising out of, or relating to, this Contract or its breach, enforcement or interpretation ("Dispute") will be settled as follows:

(a) Buyer and Seller will have 10 days after the date conflicting demands for the Deposit are made to attempt to resolve such Dispute, failing which, Buyer and Seller shall submit such Dispute to mediation under Paragraph 16(b).

(b) Buyer and Seller shall attempt to settle Disputes in an amicable manner through mediation pursuant to Florida Rules for Certified and Court-Appointed Mediators and Chapter 44, F.S., as amended (the "Mediation Rules"). The mediator must be certified or must have experience in the real estate industry. Injunctive relief may be sought without first complying with this Paragraph 16(b). Disputes not settled pursuant to this Paragraph 16 may be resolved by instituting action in the appropriate court having jurisdiction of the matter. This Paragraph 16 shall survive Closing or termination of this Contract.

17. ATTORNEY'S FEES; COSTS: The parties will split equally any mediation fee incurred in any mediation permitted by this Contract, and each party will pay their own costs, expenses and fees, including attorney's fees, incurred in conducting the mediation. In any litigation permitted by this Contract, the prevailing party shall be entitled to recover from the non-prevailing party costs and fees, including reasonable attorney's fees, incurred in conducting the litigation. This Paragraph 17 shall survive Closing or termination of this Contract.


STANDARDS FOR REAL ESTATE TRANSACTIONS ("STANDARDS")

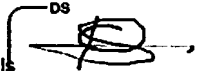
18. STANDARDS:

A. TITLE:

(i) **TITLE EVIDENCE; RESTRICTIONS; EASEMENTS; LIMITATIONS:** Within the time period provided in Paragraph 9(c), the Title Commitment, with legible copies of instruments listed as exceptions attached thereto, shall be issued and delivered to Buyer. The Title Commitment shall set forth those matters to be discharged by Seller at or before Closing and shall provide that, upon recording of the deed to Buyer, an owner's policy of title insurance in the amount of the Purchase Price, shall be issued to Buyer insuring Buyer's marketable title to the Real Property, subject only to the following matters: (a) comprehensive land use plans, zoning, and other land use restrictions, prohibitions and requirements imposed by governmental authority; (b) restrictions and matters appearing on the Plat or otherwise common to the subdivision; (c) outstanding oil, gas and mineral rights of record without right of entry; (d) unplatted public utility easements of record (located contiguous to real property lines and not more than 10 feet in width as to rear or front lines and 7 1/2 feet in width as to side lines); (e) taxes for year of Closing and subsequent years; and (f) assumed mortgages and purchase money mortgages, if any (if additional items, attach addendum); provided, that, none prevent use of Property for **RESIDENTIAL PURPOSES**. If there exists at Closing any violation of items identified in (b) - (f) above, then the same shall be deemed a title defect. Marketable title shall be determined according to applicable Title Standards adopted by authority of The Florida Bar and in accordance with law.

(ii) **TITLE EXAMINATION:** Buyer shall have 5 days after receipt of Title Commitment to examine it and notify Seller in writing specifying defect(s), if any, that render title unmarketable. If Seller provides Title Commitment and it is delivered to Buyer less than 5 days prior to Closing Date, Buyer may extend Closing for up to 5 days after date of receipt to examine same in accordance with this STANDARD A. Seller shall have 30 days ("Cure Period") after receipt of Buyer's notice to take reasonable diligent efforts to remove defects. If Buyer fails to so notify Seller, Buyer shall be deemed to have accepted title as it then is. If Seller cures defects within Cure Period, Seller will deliver written notice to Buyer (with proof of cure acceptable to Buyer and Buyer's attorney) and the parties will close this Contract on Closing Date (or if Closing Date has passed, within 10 days after Buyer's receipt of Seller's notice). If Seller is unable to cure defects within Cure Period, then Buyer may, within 5 days after expiration of Cure Period,

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STANDARDS FOR REAL ESTATE TRANSACTIONS ("STANDARDS") CONTINUED

383 deliver written notice to Seller: (a) extending Cure Period for a specified period not to exceed 120 days within which
384 Seller shall continue to use reasonable diligent effort to remove or cure the defects ("Extended Cure Period"); or
385 (b) electing to accept title with existing defects and close this Contract on Closing Date (or if Closing Date has
386 passed, within the earlier of 10 days after end of Extended Cure Period or Buyer's receipt of Seller's notice), or (c)
387 electing to terminate this Contract and receive a refund of the Deposit, thereby releasing Buyer and Seller from all
388 further obligations under this Contract. If after reasonable diligent effort, Seller is unable to timely cure defects, and
389 Buyer does not waive the defects, this Contract shall terminate, and Buyer shall receive a refund of the Deposit,
390 thereby releasing Buyer and Seller from all further obligations under this Contract.

391 **B. SURVEY:** If Survey discloses encroachments on the Real Property or that improvements located thereon
392 encroach on setback lines, easements, or lands of others, or violate any restrictions, covenants, or applicable
393 governmental regulations described in STANDARD A (i)(a), (b) or (d) above, Buyer shall deliver written notice of
394 such matters, together with a copy of Survey, to Seller within 5 days after Buyer's receipt of Survey, but no later
395 than Closing. If Buyer timely delivers such notice and Survey to Seller, such matters identified in the notice and
396 Survey shall constitute a title defect, subject to cure obligations of STANDARD A above. If Seller has delivered a
397 prior survey, Seller shall, at Buyer's request, execute an affidavit of "no change" to the Real Property since the
398 preparation of such prior survey, to the extent the affirmations therein are true and correct.

399 **C. INGRESS AND EGRESS:** Seller represents that there is ingress and egress to the Real Property and title to
400 the Real Property is insurable in accordance with STANDARD A without exception for lack of legal right of access.

401 **D. LEASE INFORMATION:** Seller shall, at least 10 days prior to Closing, furnish to Buyer estoppel letters from
402 tenant(s)/occupant(s) specifying nature and duration of occupancy, rental rates, advanced rent and security
403 deposits paid by tenant(s) or occupant(s) ("Estoppel Letter(s)"). If Seller is unable to obtain such Estoppel Letter(s)
404 the same information shall be furnished by Seller to Buyer within that time period in the form of a Seller's affidavit
405 and Buyer may thereafter contact tenant(s) or occupant(s) to confirm such information. If Estoppel Letter(s) or
406 Seller's affidavit, if any, differ materially from Seller's representations and lease(s) provided pursuant to Paragraph
407 6, or if tenant(s)/occupant(s) fail or refuse to confirm Seller's affidavit, Buyer may deliver written notice to Seller
408 within 5 days after receipt of such information, but no later than 5 days prior to Closing Date, terminating this
409 Contract and receive a refund of the Deposit, thereby releasing Buyer and Seller from all further obligations under
410 this Contract. Seller shall, at Closing, deliver and assign all leases to Buyer who shall assume Seller's obligations
411 thereunder.

412 **E. LIENS:** Seller shall furnish to Buyer at Closing an affidavit attesting (i) to the absence of any financing
413 statement, claims of lien or potential lienors known to Seller and (ii) that there have been no improvements or
414 repairs to the Real Property for 90 days immediately preceding Closing Date. If the Real Property has been
415 improved or repaired within that time, Seller shall deliver releases or waivers of construction liens executed by all
416 general contractors, subcontractors, suppliers and materialmen in addition to Seller's lien affidavit setting forth
417 names of all such general contractors, subcontractors, suppliers and materialmen, further affirming that all charges
418 for improvements or repairs which could serve as a basis for a construction lien or a claim for damages have been
419 paid or will be paid at Closing.

420 **F. TIME:** Calendar days shall be used in computing time periods. Time is of the essence in this Contract. Other
421 than time for acceptance and Effective Date as set forth in Paragraph 3, any time periods provided for or dates
422 specified in this Contract, whether preprinted, handwritten, typewritten or inserted herein, which shall end or occur
423 on a Saturday, Sunday, or a national legal holiday (see 5 U.S.C. 6103) shall extend to 5:00 p.m. (where the Property
424 is located) of the next business day.

425 **G. FORCE MAJEURE:** Buyer or Seller shall not be required to perform any obligation under this Contract or be
426 liable to each other for damages so long as performance or non-performance of the obligation, or the availability of
427 services, insurance or required approvals essential to Closing, is disrupted, delayed, caused or prevented by Force
428 Majeure. "Force Majeure" means: hurricanes, floods, extreme weather, earthquakes, fire, or other acts of God,
429 unusual transportation delays, or wars, insurrections, or acts of terrorism, which, by exercise of reasonable diligent
430 effort, the non-performing party is unable in whole or in part to prevent or overcome. All time periods, including
431 Closing Date, will be extended a reasonable time up to 7 days after the Force Majeure no longer prevents
432 performance under this Contract, provided, however, if such Force Majeure continues to prevent performance under
433 this Contract more than 30 days beyond Closing Date, then either party may terminate this Contract by delivering
434 written notice to the other and the Deposit shall be refunded to Buyer, thereby releasing Buyer and Seller from all
435 further obligations under this Contract.

436 **H. CONVEYANCE:** Seller shall convey marketable title to the Real Property by statutory warranty, trustee's,
437 personal representative's, or guardian's deed, as appropriate to the status of Seller, subject only to matters
438 described in STANDARD A and those accepted by Buyer. Personal Property shall, at request of Buyer, be

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STANDARDS FOR REAL ESTATE TRANSACTIONS ("STANDARDS") CONTINUED

439 transferred by absolute bill of sale with warranty of title, subject only to such matters as may be provided for in this
440 Contract.

441 I. CLOSING LOCATION; DOCUMENTS; AND PROCEDURE:

442 (i) LOCATION: Closing will be conducted by the attorney or other closing agent ("Closing Agent") designated by
443 the party paying for the owner's policy of title insurance and will take place in the county where the Real Property
444 is located at the office of the Closing Agent, or at such other location agreed to by the parties. If there is no title
445 insurance, Seller will designate Closing Agent. Closing may be conducted by mail, overnight courier, or electronic
446 means.

447 (ii) CLOSING DOCUMENTS: Seller shall at or prior to Closing, execute and deliver, as applicable, deed, bill of
448 sale, certificate(s) of title or other documents necessary to transfer title to the Property, construction lien affidavit(s),
449 owner's possession and no lien affidavit(s), and assignment(s) of leases. Seller shall provide Buyer with paid
450 receipts for all work done on the Property pursuant to this Contract. Buyer shall furnish and pay for, as applicable,
451 the survey, flood elevation certification, and documents required by Buyer's lender.

452 (iii) FINCEN GTO NOTICE. If Closing Agent is required to comply with the U.S. Treasury Department's
453 Financial Crimes Enforcement Network ("FinCEN") Geographic Targeting Orders ("GTOs"), then Buyer
454 shall provide Closing Agent with the information related to Buyer and the transaction contemplated by this
455 Contract that is required to complete IRS Form 8300, and Buyer consents to Closing Agent's collection and
456 report of said information to IRS.

457 (iv) PROCEDURE: The deed shall be recorded upon COLLECTION of all closing funds. If the Title Commitment
458 provides insurance against adverse matters pursuant to Section 627.7841, F.S., as amended, the escrow closing
459 procedure required by STANDARD J shall be waived, and Closing Agent shall, subject to COLLECTION of all
460 closing funds, disburse at Closing the brokerage fees to Broker and the net sale proceeds to Seller.

461 J. ESCROW CLOSING PROCEDURE: If Title Commitment issued pursuant to Paragraph 9(c) does not provide
462 for insurance against adverse matters as permitted under Section 627.7841, F.S., as amended, the following
463 escrow and closing procedures shall apply: (1) all Closing proceeds shall be held in escrow by the Closing Agent
464 for a period of not more than 10 days after Closing; (2) if Seller's title is rendered unmarketable, through no fault of
465 Buyer, Buyer shall, within the 10 day period, notify Seller in writing of the defect and Seller shall have 30 days from
466 date of receipt of such notification to cure the defect; (3) if Seller fails to timely cure the defect, the Deposit and all
467 Closing funds paid by Buyer shall, within 5 days after written demand by Buyer, be refunded to Buyer and,
468 simultaneously with such repayment, Buyer shall return the Personal Property, vacate the Real Property and re-
469 convey the Property to Seller by special warranty deed and bill of sale; and (4) if Buyer fails to make timely demand
470 for refund of the Deposit, Buyer shall take title as is, waiving all rights against Seller as to any intervening defect
471 except as may be available to Buyer by virtue of warranties contained in the deed or bill of sale.

472 K. PRORATIONS; CREDITS: The following recurring items will be made current (if applicable) and prorated as of
473 the day prior to Closing Date, or date of occupancy if occupancy occurs before Closing Date: real estate taxes
474 (including special benefit tax assessments imposed by a CDD), interest, bonds, association fees, insurance, rents
475 and other expenses of Property. Buyer shall have option of taking over existing policies of insurance, if assumable,
476 in which event premiums shall be prorated. Cash at Closing shall be increased or decreased as may be required
477 by prorations to be made through day prior to Closing. Advance rent and security deposits, if any, will be credited
478 to Buyer. Escrow deposits held by Seller's mortgagee will be paid to Seller. Taxes shall be prorated based on
479 current year's tax. If Closing occurs on a date when current year's millage is not fixed but current year's assessment
480 is available, taxes will be prorated based upon such assessment and prior year's millage. If current year's
481 assessment is not available, then taxes will be prorated on prior year's tax. If there are completed improvements
482 on the Real Property by January 1st of year of Closing, which improvements were not in existence on January 1st
483 of prior year, then taxes shall be prorated based upon prior year's millage and at an equitable assessment to be
484 agreed upon between the parties, failing which, request shall be made to the County Property Appraiser for an
485 informal assessment taking into account available exemptions. In all cases, due allowance shall be made for the
486 maximum allowable discounts and applicable homestead and other exemptions. A tax proration based on an
487 estimate shall, at either party's request, be readjusted upon receipt of current year's tax bill. This STANDARD K
488 shall survive Closing.

489 L. ACCESS TO PROPERTY TO CONDUCT APPRAISALS, INSPECTIONS, AND WALK-THROUGH: Seller
490 shall, upon reasonable notice, provide utilities service and access to Property for appraisals and inspections,
491 including a walk-through (or follow-up walk-through if necessary) prior to Closing.

492 M. RISK OF LOSS: If, after Effective Date, but before Closing, Property is damaged by fire or other casualty
493 ("Casualty Loss") and cost of restoration (which shall include cost of pruning or removing damaged trees) does not
494 exceed 1.5% of Purchase Price, cost of restoration shall be an obligation of Seller and Closing shall proceed
495 pursuant to terms of this Contract. If restoration is not completed as of Closing, a sum equal to 125% of estimated

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Seller's Initials [Signature]

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STANDARDS FOR REAL ESTATE TRANSACTIONS ("STANDARDS") CONTINUED

496 cost to complete restoration (not to exceed 1.5% of Purchase Price) will be escrowed at Closing. If actual cost of
 497 restoration exceeds escrowed amount, Seller shall pay such actual costs (but, not in excess of 1.5% of Purchase
 498 Price). Any unused portion of escrowed amount shall be returned to Seller. If cost of restoration exceeds 1.5% of
 499 Purchase Price, Buyer shall elect to either take Property "as is" together with the 1.5%, or receive a refund of the
 500 Deposit thereby releasing Buyer and Seller from all further obligations under this Contract. Seller's sole obligation
 501 with respect to tree damage by casualty or other natural occurrence shall be cost of pruning or removal.

502 **N. 1031 EXCHANGE:** If either Seller or Buyer wish to enter into a like-kind exchange (either simultaneously with
 503 Closing or deferred) under Section 1031 of the Internal Revenue Code ("Exchange"), the other party shall cooperate
 504 in all reasonable respects to effectuate the Exchange, including execution of documents; provided, however,
 505 cooperating party shall incur no liability or expense related to the Exchange, and Closing shall not be contingent
 506 upon, nor extended or delayed by, such Exchange.

507 **O. CONTRACT NOT RECORDABLE; PERSONS BOUND; NOTICE; DELIVERY; COPIES; CONTRACT**
 508 **EXECUTION:** Neither this Contract nor any notice of it shall be recorded in any public records. This Contract shall
 509 be binding on, and inure to the benefit of, the parties and their respective heirs or successors in interest. Whenever
 510 the context permits, singular shall include plural and one gender shall include all. Notice and delivery given by or to
 511 the attorney or broker (including such broker's real estate licensee) representing any party shall be as effective as
 512 if given by or to that party. All notices must be in writing and may be made by mail, personal delivery or electronic
 513 (including "pdf") media. A facsimile or electronic (including "pdf") copy of this Contract and any signatures hereon
 514 shall be considered for all purposes as an original. This Contract may be executed by use of electronic signatures,
 515 as determined by Florida's Electronic Signature Act and other applicable laws.

516 **P. INTEGRATION; MODIFICATION:** This Contract contains the full and complete understanding and agreement
 517 of Buyer and Seller with respect to the transaction contemplated by this Contract and no prior agreements or
 518 representations shall be binding upon Buyer or Seller unless included in this Contract. No modification to or change
 519 in this Contract shall be valid or binding upon Buyer or Seller unless in writing and executed by the parties intended
 520 to be bound by it.

521 **Q. WAIVER:** Failure of Buyer or Seller to insist on compliance with, or strict performance of, any provision of this
 522 Contract, or to take advantage of any right under this Contract, shall not constitute a waiver of other provisions or
 523 rights.

524 **R. RIDERS; ADDENDA; TYPEWRITTEN OR HANDWRITTEN PROVISIONS:** Riders, addenda, and typewritten
 525 or handwritten provisions shall control all printed provisions of this Contract in conflict with them.

526 **S. COLLECTION or COLLECTED:** "COLLECTION" or "COLLECTED" means any checks tendered or
 527 received, including Deposits, have become actually and finally collected and deposited in the account of
 528 Escrow Agent or Closing Agent. Closing and disbursement of funds and delivery of closing documents
 529 may be delayed by Closing Agent until such amounts have been COLLECTED in Closing Agent's accounts.

530 **T. RESERVED.**

531 **U. APPLICABLE LAW AND VENUE:** This Contract shall be construed in accordance with the laws of the State
 532 of Florida and venue for resolution of all disputes, whether by mediation, arbitration or litigation, shall lie in the
 533 county where the Real Property is located.

534 **V. FIRPTA TAX WITHHOLDING:** If a seller of U.S. real property is a "foreign person" as defined by FIRPTA,
 535 Section 1445 of the Internal Revenue Code ("Code") requires the buyer of the real property to withhold up to 15%
 536 of the amount realized by the seller on the transfer and remit the withheld amount to the Internal Revenue Service
 537 (IRS) unless an exemption to the required withholding applies or the seller has obtained a Withholding Certificate
 538 from the IRS authorizing a reduced amount of withholding.

539 (i) No withholding is required under Section 1445 of the Code if the Seller is not a "foreign person". Seller can
 540 provide proof of non-foreign status to Buyer by delivery of written certification signed under penalties of perjury,
 541 stating that Seller is not a foreign person and containing Seller's name, U.S. taxpayer identification number and
 542 home address (or office address, in the case of an entity), as provided for in 26 CFR 1.1445-2(b). Otherwise, Buyer
 543 shall withhold the applicable percentage of the amount realized by Seller on the transfer and timely remit said funds
 544 to the IRS.

545 (ii) If Seller is a foreign person and has received a Withholding Certificate from the IRS which provides for reduced
 546 or eliminated withholding in this transaction and provides same to Buyer by Closing, then Buyer shall withhold the
 547 reduced sum required, if any, and timely remit said funds to the IRS.

548 (iii) If prior to Closing Seller has submitted a completed application to the IRS for a Withholding Certificate and has
 549 provided to Buyer the notice required by 26 CFR 1.1445-1(c) (2)(i)(B) but no Withholding Certificate has been
 550 received as of Closing, Buyer shall, at Closing, withhold the applicable percentage of the amount realized by Seller
 551 on the transfer and, at Buyer's option, either (a) timely remit the withheld funds to the IRS or (b) place the funds in
 552 escrow, at Seller's expense, with an escrow agent selected by Buyer and pursuant to terms negotiated by the

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Seller's Initials [Signature]

STANDARDS FOR REAL ESTATE TRANSACTIONS ("STANDARDS") CONTINUED

553 parties, to be subsequently disbursed in accordance with the Withholding Certificate issued by the IRS or remitted
554 directly to the IRS if the Seller's application is rejected or upon terms set forth in the escrow agreement.
555 (iv) In the event the net proceeds due Seller are not sufficient to meet the withholding requirement(s) in this
556 transaction, Seller shall deliver to Buyer, at Closing, the additional COLLECTED funds necessary to satisfy the
557 applicable requirement and thereafter Buyer shall timely remit said funds to the IRS or escrow the funds for
558 disbursement in accordance with the final determination of the IRS, as applicable.

559 (v) Upon remitting funds to the IRS pursuant to this STANDARD, Buyer shall provide Seller copies of IRS Forms
560 8288 and 8288-A, as filed.

561 W. RESERVED

562 X. BUYER WAIVER OF CLAIMS: To the extent permitted by law, Buyer waives any claims against Seller
563 and against any real estate licensee involved in the negotiation of this Contract for any damage or defects
564 pertaining to the physical condition of the Property that may exist at Closing of this Contract and be
565 subsequently discovered by the Buyer or anyone claiming by, through, under or against the Buyer. This
566 provision does not relieve Seller's obligation to comply with Paragraph 10(j). This Standard X shall survive
567 Closing.

568 ADDENDA AND ADDITIONAL TERMS

569* 19. ADDENDA: The following additional terms are included in the attached addenda or riders and incorporated into this
570 Contract (Check if applicable):

- 571 [X] A. Condominium Rider
572 [] B. Homeowners' Assn.
573 [] C. Seller Financing
574 [] D. Mortgage Assumption
575 [] E. FHA/VA Financing
576 [] F. Appraisal Contingency
577 [] G. Short Sale
578 [] H. Homeowners/Flood Ins.
579 [] I. RESERVED
580 [] J. Interest-Bearing Acct.
581 [] K. RESERVED
582 [] L. RESERVED
583 [] M. Defective Drywall
584 [] N. Coastal Construction Control
585 [] O. Insulation Disclosure
586 [] P. Lead Paint Disclosure (Pre-1978)
587 [] Q. Housing for Older Persons
588 [] R. Rezoning
589 [] S. Lease Purchase/ Lease Option
590 [] T. Pre-Closing Occupancy
591 [] U. Post-Closing Occupancy
[] V. Sale of Buyer's Property
[] W. Back-up Contract
[] X. Kick-out Clause
[] Y. Seller's Attorney Approval
[] Z. Buyer's Attorney Approval
[] AA. Licensee Property Interest
[] BB. Binding Arbitration
[] Other: _____

571* 20. ADDITIONAL TERMS: Seller, at Seller's expense, will have all personal property removed from the premise prior
572 to closing.

573 _____
574 _____
575 _____
576 _____
577 _____
578 _____
579 _____
580 _____
581 _____
582 _____
583 _____
584 _____
585 _____
586 _____
587 _____

588 COUNTER-OFFER/REJECTION

- 589* [] Seller counters Buyer's offer (to accept the counter-offer, Buyer must sign or initial the counter-offered terms and
590 deliver a copy of the acceptance to Seller).
591* [] Seller rejects Buyer's offer.

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Seller's Initials [Signature]

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592 THIS IS INTENDED TO BE A LEGALLY BINDING CONTRACT. IF NOT FULLY UNDERSTOOD, SEEK THE
593 ADVICE OF AN ATTORNEY PRIOR TO SIGNING.

594 THIS FORM HAS BEEN APPROVED BY THE FLORIDA REALTORS AND THE FLORIDA BAR.

595 Approval of this form by the Florida Realtors and The Florida Bar does not constitute an opinion that any of the
596 terms and conditions in this Contract should be accepted by the parties in a particular transaction. Terms and
597 conditions should be negotiated based upon the respective interests, objectives and bargaining positions of all
598 interested persons.

599 AN ASTERISK (*) FOLLOWING A LINE NUMBER IN THE MARGIN INDICATES THE LINE CONTAINS A BLANK
600 TO BE COMPLETED.

DocuSigned by:
601* Buyer: Joel Sklar Date: 4/28/2019
652EEFE92BEF488...

602* Buyer: _____ Date: _____

DocuSigned by:
603* Seller: [Signature] Date: 4/26/2019
E28C55A5C022404...

604* Seller: _____ Date: _____

605 Buyer's address for purposes of notice Seller's address for purposes of notice
606* _____
607* _____
608* _____

609 BROKER: Listing and Cooperating Brokers, if any, named below (collectively, "Broker"), are the only Brokers
610 entitled to compensation in connection with this Contract. Instruction to Closing Agent: Seller and Buyer direct
611 Closing Agent to disburse at Closing the full amount of the brokerage fees as specified in separate brokerage
612 agreements with the parties and cooperative agreements between the Brokers, except to the extent Broker has
613 retained such fees from the escrowed funds. This Contract shall not modify any MLS or other offer of compensation
614 made by Seller or Listing Broker to Cooperating Brokers.

615* _____ Todd Miller
616 Cooperating Sales Associate, if any Listing Sales Associate
617* _____ Todd Miller Realty Inc.
618 Cooperating Broker, if any Listing Broker

DS
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DS
Seller's Initials [Signature]

AFTER RECORDING - RETURN TO:

M&M Asphalt Maintenance, inc
All County Paving
1180 SW 10th Street
Delray Beach, FL 33444

PERMIT NUMBER:

NOTICE OF COMMENCEMENT

The undersigned hereby given notice that improvement will be made to certain real property, and in accordance with Chapter 713, Florida Statutes the following information is provided in the Notice of Commencement.

1. DESCRIPTION OF PROPERTY (Legal description & street address, if available) TAX FOLIO NO.: 4841 22 DG 0870

SUBDIVISION _____ BLOCK _____ TRACT _____ LOT _____ BLDG _____ UNIT _____
2701 Riverside Drive, Coral Springs, FL 33065; CORAL SPRINGS TOWER CLUB II CONDO UNIT 103 BLDG B

2. GENERAL DESCRIPTION OF IMPROVEMENT: _____
Asphalt Repair, Sealcoat, Restripe 01-500771H

3. OWNER INFORMATION: a. Name Coral Springs Tower Club II Condo Assn. Inc.
b. Address PO Box 9139, Coral Springs, FL 33075 c. Interest in property Owner

d. Name and address of fee simple titleholder (if other than Owner) _____

4. CONTRACTOR'S NAME, ADDRESS AND PHONE NUMBER:
M & M Asphalt Maintenance Inc, 1180 SW 10th Street, Delray Beach, FL 33444 (561) 588-0949

5. SURETY'S NAME, ADDRESS AND PHONE NUMBER AND BOND AMOUNT:
N/A

6. LENDER'S NAME, ADDRESS AND PHONE NUMBER:
N/A

7. Persons within the State of Florida designated by Owner upon whom notices or other documents may be served as provided by Section 713.13 (1) (a) 7., Florida Statutes:

NAME, ADDRESS AND PHONE NUMBER:
RAY BACHAN, Lcam 4502 Inverrary Blvd Lauderdale FL 33319
754-300-6468

8. In addition to himself or herself, Owner designates the following to receive a copy of the Lienor's Notice as provided in Section 713.13 (1) (b), Florida Statutes:
NAME, ADDRESS AND PHONE NUMBER: _____

9. Expiration date of notice of commencement (the expiration date is 1 year from the date of recording unless a different date is specified): _____, 20____

WARNING TO OWNER: ANY PAYMENTS MADE BY THE OWNER AFTER THE EXPIRATION OF THE NOTICE OF COMMENCEMENT ARE CONSIDERED IMPROPER PAYMENTS UNDER CHAPTER 713, PART I, SECTION 713.13, FLORIDA STATUTES, AND CAN RESULT IN YOUR PAYING TWICE FOR IMPROVEMENTS TO YOUR PROPERTY. A NOTICE OF COMMENCEMENT MUST BE RECORDED AND POSTED ON THE JOB SITE BEFORE THE FIRST INSPECTION. IF YOU INTEND TO OBTAIN FINANCING, CONSULT WITH YOUR LENDER OR AN ATTORNEY BEFORE COMMENCING WORK OR RECORDING YOUR NOTICE OF COMMENCEMENT.

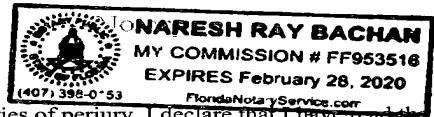
[Signature]
Signature of Owner or
Owner's Authorized Officer/Director/Partner/Manager

Jose Segueira, President
Print Name and Provide Signatory's Title/Office

State of Florida
County of Broward

The foregoing instrument was acknowledged before me this 18 day of December, 2018
By Jose Segueira, as President
(name of person) (type of authority, ...e.g. officer, trustee, attorney in fact)
For Coral Springs Tower Club II COA
(name of party on behalf of whom instrument was executed)

Personally known or _____ produced the following type of identification: _____



[Signature]
(Signature of Notary Public)

Under Penalties of perjury, I declare that I have read the foregoing and that the facts in it are true to the best of my knowledge and belief (Section 92.525, Florida Statutes).

Signature(s) of Owner(s) or Owner(s)' Authorized Officer/ Director / Partner/Manager who signed above:
By [Signature] By _____

AFTER RECORDING - RETURN TO:
CORAL SPRINGS TOWER CLUB
CONDOMINIUM ASSOCIATION, INC.
c/o OCM - 4502 INVERRARY BLVD
LAUDERHILL, FL 33319

PERMIT NUMBER: _____

NOTICE OF COMMENCEMENT

The undersigned hereby given notice that improvement will be made to certain real property, and in accordance with Chapter 713, Florida Statutes the following information is provided in the Notice of Commencement.

1. DESCRIPTION OF PROPERTY (Legal description & street address, if available) TAX FOLIO NO.: _____

SUBDIVISION _____ BLOCK _____ TRACT _____ LOT _____ BLDG _____ UNIT _____

CORAL SPRINGS TOWER CLUB II CONDO

2. GENERAL DESCRIPTION OF IMPROVEMENT:
Repair of Staircase

3. OWNER INFORMATION: a. Name CORAL SPRINGS TOWER CLUB CONDOMINIUM ASSOCIATION, INC.

b. Address c/o OCM - 4502 Inverrary Blvd, Lauderdale, FL 33319 c. Interest in property _____

d. Name and address of fee simple titleholder (if other than Owner) _____

4. CONTRACTOR'S NAME, ADDRESS AND PHONE NUMBER:
Collage Co., 17070 Collins Ave #258, Sunny Isles, FL 33160, 954-274-6274

5. SURETY'S NAME, ADDRESS AND PHONE NUMBER AND BOND AMOUNT: _____

6. LENDER'S NAME, ADDRESS AND PHONE NUMBER: _____

7. Persons within the State of Florida designated by Owner upon whom notices or other documents may be served as provided by Section 713.13 (1) (a) 7., Florida Statutes:

NAME, ADDRESS AND PHONE NUMBER:
ON CALL MANAGEMENT, LLC - RAY BACHAN, 4502 INVERRARY BLVD, LAUDERHILL, FL 33319, (754)-300-6468

8. In addition to himself or herself, Owner designates the following to receive a copy of the Lienor's Notice as provided in Section 713.13 (1) (b), Florida Statutes:

NAME, ADDRESS AND PHONE NUMBER: _____

9. Expiration date of notice of commencement (the expiration date is 1 year from the date of recording unless a different date is specified): _____, 20 _____

WARNING TO OWNER: ANY PAYMENTS MADE BY THE OWNER AFTER THE EXPIRATION OF THE NOTICE OF COMMENCEMENT ARE CONSIDERED IMPROPER PAYMENTS UNDER CHAPTER 713, PART I, SECTION 713.13, FLORIDA STATUTES, AND CAN RESULT IN YOUR PAYING TWICE FOR IMPROVEMENTS TO YOUR PROPERTY. A NOTICE OF COMMENCEMENT MUST BE RECORDED AND POSTED ON THE JOB SITE BEFORE THE FIRST INSPECTION. IF YOU INTEND TO OBTAIN FINANCING, CONSULT WITH YOUR LENDER OR AN ATTORNEY BEFORE COMMENCING WORK OR RECORDING YOUR NOTICE OF COMMENCEMENT.

[Signature]
Signature of Owner or
Owner's Authorized Officer/Director/Partner/Manager

Ray Bachan, Association Manager
Print Name and Provide Signatory's Title/Office

State of Florida
County of Broward

The foregoing instrument was acknowledged before me this 15th day of August, 20 19

By Ray Bachan, as Association Manager
(name of person) (type of authority,...e.g. officer, trustee, attorney in fact)

For CORAL SPRINGS TOWER CLUB CONDOMINIUM ASSOCIATION, INC.
(name of party on behalf of whom instrument was executed)

Personally known or _____ produced the following type of identification: _____

Notary


[Signature]
(Signature of Notary Public)

Under Penalties of perjury, I declare that I have read the foregoing and that the facts in it are true to the best of my knowledge and belief (Section 92.525, Florida Statutes).

Signature(s) of Owner(s) or Owner(s)' Authorized Officer/ Director / Partner/Manager who signed above:

By [Signature] By _____

APRIL KALUKUNG - RETURN TO:

PERMIT NUMBER:

NOTICE OF COMMENCEMENT

The undersigned hereby given notice that improvement will be made to certain real property, and in accordance with Chapter 713, Florida Statutes the following information is provided in the Notice of Commencement.

1. DESCRIPTION OF PROPERTY (Legal description & street address, if available) TAX FOLIO NO: 4841-2201-0110
Coral Springs Riverside Dr
SUBDIVISION 64-31B BLOCK _____ TRACT _____ LOT _____ BLDG _____ UNIT _____

2701 Riverside Dr. Coral Springs, FL 33065

2. GENERAL DESCRIPTION OF IMPROVEMENT: New Surveillance System Install

3. OWNER INFORMATION: a. Name Coral Springs Tower Club II Inc

b. Address 4502 Inverrary Blvd Lauderhill, FL c. Interest in property _____

d. Name and address of fee simple titleholder: (if other than Owner) _____

4. CONTRACTOR'S NAME, ADDRESS AND PHONE NUMBER: Mark Leer, 305-505-8967
7312 NW 58th Ct Tamarac, FL 33321

5. SURETY'S NAME, ADDRESS AND PHONE NUMBER AND BOND AMOUNT: _____

6. LENDER'S NAME, ADDRESS AND PHONE NUMBER: _____

7. Persons within the State of Florida designated by Owner upon whom notices or other documents may be served as provided by Section 713.13 (1) (a) 7., Florida Statutes:

NAME, ADDRESS AND PHONE NUMBER: OCM 954-667-3933
RAY BACHAN 4502 Inverrary Blvd Lauderhill
FL 33319

8. In addition to himself or herself, Owner designates the following to receive a copy of the Lienor's Notice as provided in Section 713.13 (1) (b), Florida Statutes:

NAME, ADDRESS AND PHONE NUMBER: _____

9. Expiration date of notice of commencement (the expiration date is 1 year from the date of recording unless a different date is specified): October 9, 2020

WARNING TO OWNER: ANY PAYMENTS MADE BY THE OWNER AFTER THE EXPIRATION OF THE NOTICE OF COMMENCEMENT ARE CONSIDERED IMPROPER PAYMENTS UNDER CHAPTER 713, PART I, SECTION 713.13, FLORIDA STATUTES, AND CAN RESULT IN YOUR PAYING TWICE FOR IMPROVEMENTS TO YOUR PROPERTY. A NOTICE OF COMMENCEMENT MUST BE RECORDED AND POSTED ON THE JOB SITE BEFORE THE FIRST INSPECTION. IF YOU INTEND TO OBTAIN FINANCING, CONSULT WITH YOUR LENDER OR AN ATTORNEY BEFORE COMMENCING WORK OR RECORDING YOUR NOTICE OF COMMENCEMENT.

Signature of Owner or
Owner's Authorized Officer/Director/Partner/Manager

RAY BACHAN
Association Manager
Print Name and Provide Signatory's Title/Office

State of Florida
County of Broward

The foregoing instrument was acknowledged before me this 9th day of October, 2019

By RAY BACHAN as Association Manager
(name of person) (type of authority, e.g. officer, trustee, attorney in fact)

For Coral Springs Tower Club II Inc
(name of party on behalf of whom instrument was executed)

Personally known or _____ produced the following type of identification: _____

Notary Public
SASHA SINGH
MY COMMISSION # GG 085297
EXPIRES: April 21, 2021
Bonded Thru Budget Notary Services

Singh
(Signature of Notary Public)

Under Penalties of perjury, I declare that I have read the foregoing and that the facts in it are true to the best of my knowledge and belief (Section 92.525, Florida Statutes).

Signature(s) of Owner(s) or Owner(s)' Authorized Officer/Director / Partner/Manager who signed above:

By _____ By _____

1

AFTEK KHAUKUNG - KELUKN LU

PERMIT NUMBER:

NOTICE OF COMMENCEMENT

The undersigned hereby given notice that improvement will be made to certain real property, and in accordance with Chapter 713, Florida Statutes the following information is provided in the Notice of Commencement.

1. DESCRIPTION OF PROPERTY (Legal description & street address, if available) TAX FOLIO NO: 4841-2201-0110
Coral Springs Riverside Dr
SUBDIVISION 64-31 B BLOCK _____ TRACT _____ LOT _____ BLDG _____ UNIT _____

2771 Riverside Dr Coral Springs, FL 33065

2. GENERAL DESCRIPTION OF IMPROVEMENT: New Surveillance System Install

3. OWNER INFORMATION: a. Name Coral Springs Tower Club II Inc

b. Address 4502 Inverrary Blvd Lauderhill, FL a. Interest in property _____

d. Name and address of fee simple titleholder (if other than Owner) _____

4. CONTRACTOR'S NAME, ADDRESS AND PHONE NUMBER: Mark Leer, 305-505-8967

7312 NW 58th Ct. Tamarac, FL. 33321

5. SURETY'S NAME, ADDRESS AND PHONE NUMBER AND BOND AMOUNT: _____

6. LENDER'S NAME, ADDRESS AND PHONE NUMBER: _____

7. Persons within the State of Florida designated by Owner upon whom notices or other documents may be served as provided by Section 713.13 (1) (a) 7., Florida Statutes:

NAME, ADDRESS AND PHONE NUMBER: RAY BASHAN - DCM 4502 Inverrary Blvd Lauderhill FL 33319

8. In addition to himself or herself, Owner designates the following to receive a copy of the Lienor's Notice as provided in Section 713.13 (1) (b), Florida Statutes:

NAME, ADDRESS AND PHONE NUMBER: _____

9. Expiration date of notice of commencement (the expiration date is 1 year from the date of recording unless a different date is specified): October 9, 2020

WARNING TO OWNER: ANY PAYMENTS MADE BY THE OWNER AFTER THE EXPIRATION OF THE NOTICE OF COMMENCEMENT ARE CONSIDERED IMPROPER PAYMENTS UNDER CHAPTER 713, PART I, SECTION 713.13, FLORIDA STATUTES, AND CAN RESULT IN YOUR PAYING TWICE FOR IMPROVEMENTS TO YOUR PROPERTY. A NOTICE OF COMMENCEMENT MUST BE RECORDED AND POSTED ON THE JOB SITE BEFORE THE FIRST INSPECTION. IF YOU INTEND TO OBTAIN FINANCING, CONSULT WITH YOUR LENDER OR AN ATTORNEY BEFORE COMMENCING WORK OR RECORDING YOUR NOTICE OF COMMENCEMENT.

Signature of Owner or Owner's Authorized Officer/Director/Partner/Manager _____
Print Name and Provide Signatory's Title/Office Ray Bashan Association Manager

State of Florida
County of Broward

The foregoing instrument was acknowledged before me this 9th day of October 19 2020

By Ray Bashan as Association Manager
(name of person) (type of authority, ... e.g. officer, trustee, attorney in fact)

For Coral Springs Tower Club II, Inc.
(name of party on behalf of whom instrument was executed)

Personally known or _____ produced the following type of identification: _____

Notary Public
SASHASINGH
MY COMMISSION # GG 095297
EXPIRES: April 21, 2021
Bonded Thru Budget Notary Services

(Signature of Notary Public) _____

Under Penalties of perjury, I declare that I have read the foregoing and that the facts in it are true to the best of my knowledge and belief (Section 92.525, Florida Statutes).

Signature(s) of Owner(s) or Owner(s)' Authorized Officer/Director/Partner/Manager who signed above:
By _____ By _____

10

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

DATE: February 1st, 2021
PROPERTY ID # 484122-DG-0660 (TD # 44238)

WARNING

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

MCCRAY, BRENDA S EST
%KAREN B SCHAPIRA ESQ
200 E BROWARD BLVD #1800
FORT LAUDERDALE, FL 33301

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 2771 RIVERSIDE DRIVE #416-A, CORAL SPRINGS, FL 33065-1004 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.

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

- * Estimated Amount due if paid by February 26, 2021\$7,373.24
- Or
- * Estimated Amount due if paid by March 16, 2021\$7,458.37

THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON March 17, 2021 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

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2771 RIVERSIDE DR #416-A
CORAL SPRINGS, FL 33065-1004

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DATE: February 1st, 2021
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U.S. BANK NATIONAL ASSOCIATION
800 NICOLLET MALL
MINNEAPOLIS, MN 55402

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U.S. BANK, NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE TO BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO LASALLE BANK, N.A., AS TRUSTEE FOR MERRILL LYNCH FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-3
150 ALLEGHENY CENTER
PITTSBURGH, PA 15212

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ALAN B. COHN, ESQUIRE GREENSPOON MARDER LLP
200 EAST BROWARD BOULEVARD, SUITE 1800
FT. LAUDERDALE, FL 33301

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INTERNAL REVENUE SERVICE COLLECTION ADVISORY GROUP
7850 SW 6TH CT MS 5780
PLANTATION, FL 33324

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C T CORPORATION SYSTEM, REGISTERED AGENT O/B/O U.S. BANK NATIONAL
ASSOCIATION
1200 SOUTH PINE ISLAND ROAD
PLANTATION, FL 33324

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COLLAGE CO.
17070 COLLINS AVE #256
SUNNY ISLES, FL 33160

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JOEL SKLAR
2771 RIVERSIDE DRIVE #416-A
CORAL SPRINGS, FL 33065

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KAREN SCHAPIRA ESQ, PERSONAL REPRESENTATIVE OF THE ESTATE OF BRENDA MCCRAY
4780 N. HIATUS ROAD
SUNRISE, FL 33351

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LINDA EDWARDS PAULEY
4810 SPRING HILL AVE SOUTH
CHARLESTON, WV 25309

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M & M ASPHALT MAINTENANCE INC
1180 SW 10TH STREET
DELRAY BEACH, FL 33444

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MARK LEER
7312 NW 58TH CT
TAMARAC, FL 33321

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

- * Estimated Amount due if paid by February 26, 2021\$7,373.24
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- * Estimated Amount due if paid by March 16, 2021\$7,458.37

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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: February 1st, 2021
PROPERTY ID # 484122-DG-0660 (TD # 44238)

WARNING

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NICOLE MILLER
7440 PINEWALK DR. S
MARGATE, FL 33063

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ON CALL MANAGEMENT, LLC, REGISTERED AGENT O/B/O CORAL SPRINGS TOWER
CLUB II CONDOMINIUM ASSOCIATION, INC.
4502 INVERRARY BLVD
LAUDERHILL, FL 33319

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REBECCA JANE WOOPER DESROISIERS
5524 SAILFISH COURT
PUNTA GORDA, FL 33982

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CITY OF CORAL SPRINGS
9551 WEST SAMPLE RD
CORAL SPRINGS, FL 33065

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CORAL SPRINGS TOWER CLUB II CONDOMINIUM ASSOCIATION, INC.
PO BOX 9139
CORAL SPRINGS, FL 33075

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DAVID GLASSBERG, ESQ
13611 S DIXIE HWY, SUITE 109-514
MIAMI, FL 33176-7258

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FIRST FRANKLIN FINANCIAL CORP, AN OP SUB. OF MLB&T CO., FSB
2150 NORTH FIRST STREET
SAN JOSE, CA 95131

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KAREN B SCHAPIRA, PPLC
11110 W OAKLAND PARK BLVD SUITE 224
SUNRISE, FL 33351

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MCCRAY, BRENDA
13477 SW 23RD ST
MIRAMAR, FL 33027-2677

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MCRAV, PEGGY ELIZABETH
16271 FLAVIAN RD
BROOKSVILLE, FL 34601-4178

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NEWCOMER, SYLVESTER
877 WESTMINISTER WAY
CHARLESTON, WV 25314-2015

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<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
\$ _____

Total Postage and
\$ _____

Sent To _____

Street and Apt. No. _____

City, State, ZIP+4 _____

TD 44238 MARCH 2021 WARNING
CITY OF CORAL SPRINGS
9551 WEST SAMPLE RD
CORAL SPRINGS, FL 33065

7020 0640 0000 9698 4630

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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 Postage and
\$ _____

Sent To

Street and Apt. No.

City, State, ZIP+4

TD 44238 MARCH 2021 WARNING
MCCRAY, BRENDA S EST
%KAREN B SCHAPIRA ESQ
2771 RIVERSIDE DR #416-A
CORAL SPRINGS, FL 33065-1004

7020 0640 0000 9698 4647

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)

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

Postmark
Here

Postage

\$ _____
Total Postage and

TD 44238 MARCH 2021 WARNING

\$ _____
Sent To

MCCRAY, BRENDA S EST
%KAREN B SCHAPIRA ESQ
200 E BROWARD BLVD #1800
FORT LAUDERDALE, FL 33301

Street and Apt. No.

City, State, ZIP+4

7020 0640 0000 9698 4654

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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 44238 MARCH 2021 WARNING
MCCRAY, BRENDA
13477 SW 23RD ST
MIRAMAR, FL 33027-2677

7020 0640 0000 9698 466J

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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 at

\$ _____
Sent To

Street and Apt. N

City, State, ZIP+

TD 44238 MARCH 2021 WARNING
KAREN SCHAPIRA ESQ, PERSONAL
REPRESENTATIVE OF THE ESTATE OF
BRENDA MCCRAY
4780 N. HIATUS ROAD
SUNRISE, FL 33351

7020 0640 0000 9698 4678

U.S. Postal Service™
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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 ar

TD 44238 MARCH 2021 WARNING

KAREN B SCHAPIRA, PPLC
11110 W OAKLAND PARK BLVD SUITE 224
SUNRISE, FL 33351

Sent To _____
Street and Apt. N _____
City, State, ZIP+4 _____

7020 0640 0000 9698 4685

U.S. Postal Service™
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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 a

\$ _____

Sent To

Street and Apt. 1

City, State, ZIP+

TD 44238 MARCH 2021 WARNING
LINDA EDWARDS PAULEY
4810 SPRING HILL AVE SOUTH
CHARLESTON, WV 25309

7020 0640 0000 9698 4692

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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 a

\$

Sent To

TD 44238 MARCH 2021 WARNING
REBECCA JANE WOOTER DESROISIERS
5524 SAILFISH COURT
PUNTA GORDA, FL 33982

Street and Apt. N

City, State, ZIP+

7020 0640 0000 9698 4708

U.S. Postal Service™
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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 at
\$ _____

Sent To _____

Street and Apt. # _____

City, State, ZIP+ _____

TD 44238 MARCH 2021 WARNING
NEWCOMER, SYLVESTER
877 WESTMINISTER WAY
CHARLESTON, WV 25314-2015

7020 0640 0000 9698 4715

U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
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OFFICIAL USE

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

Postmark
Here

Postage

\$ _____

Total Postage a

\$ _____

Sent To _____

Street and Apt. # _____

City, State, ZIP+ _____

TD 44238 MARCH 2021 WARNING
MCRAY, PEGGY ELIZABETH
16271 FLAVIAN RD
BROOKSVILLE, FL 34601-4178

7020 0640 0000 9698 4722

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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 at
\$ _____

Sent To _____

Street and Apt. N° _____

City, State, ZIP+4 _____

TD 44238 MARCH 2021 WARNING
CORAL SPRINGS TOWER CLUB II
CONDOMINIUM ASSOCIATION, INC.
PO BOX 9139
CORAL SPRINGS, FL 33075

7020 0640 0000 9698 4739

U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
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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

TD 44238 MARCH 2021 WARNING

Sent To

ON CALL MANAGEMENT, LLC, REGISTERED
AGENT O/B/O CORAL SPRINGS TOWER CLUB II
CONDOMINIUM ASSOCIATION, INC.

Street and Apt. N

4502 INVERRARY BLVD
LAUDERHILL, FL 33319

City, State, ZIP+4

7020 0640 0000 9698 4746

U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
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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 and Fees \$ _____

Sent To _____

Street and Apt. No. _____

City, State, ZIP+4 _____

TD 44238 MARCH 2021 WARNING
ALAN B. COHN, ESQUIRE
GREENSPOON MARDER LLP
200 EAST BROWARD BLVD, SUITE 1800
FT. LAUDERDALE, FL 33301

7020 0640 0000 9698 4753

U.S. Postal Service™
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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 €	
\$	

TD 44238 MARCH 2021 WARNING
DAVID GLASSBERG, ESQ
13611 S DIXIE HWY, SUITE 109-514
MIAMI, FL 33176-7258

Sent To	
Street and Apt.:	
City, State, ZIP+	

7020 0640 0000 9698 4760

U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
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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 and

\$ _____

Sent To

Street and Apt. No.

City, State, ZIP+4

TD 44238 MARCH 2021 WARNING
FIRST FRANKLIN FINANCIAL CORP, AN
OP SUB. OF MLB&T CO., FSB
2150 NORTH FIRST STREET
SAN JOSE, CA 95131

7020 0640 0000 9698 4777

U.S. Postal Service™
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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	
\$	

<i>Sent To</i>	
<i>Street and Apt. N</i>	
<i>City, State, ZIP+4</i>	

TD 44238 MARCH 2021 WARNING
U.S. BANK NATIONAL ASSOCIATION
800 NICOLLET MALL
MINNEAPOLIS, MN 55402

7020 0640 0000 9698 4784

U.S. Postal Service™
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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 at \$ _____

TD 44238 MARCH 2021 WARNING

Sent To

U.S. BANK, NATIONAL ASSOCIATION, AS SUCCESSOR
TRUSTEE TO BANK OF AMERICA, N.A. AS SUCCESSOR BY
MERGER TO LASALLE BANK, N.A., AS TRUSTEE FOR MERRILL
LYNCH FIRST FRANKLIN MORTGAGE LOAN TRUST,
MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES
2007-3
150 ALLEGHENY CENTER
PITTSBURGH, PA 15212

Street and Apt. #

City, State, ZIP+

7020 0640 0000 9698 4797

U.S. Postal Service™
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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 at	
\$	
Sent To	
Street and Apt. N	
City, State, ZIP+4	

TD 44238 MARCH 2021 WARNING
C T CORPORATION SYSTEM, REGISTERED
AGENT O/B/O U.S. BANK NATIONAL
ASSOCIATION
1200 SOUTH PINE ISLAND ROAD
PLANTATION, FL 33324

7020 0640 0000 9698 4807

U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
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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	
\$	

TD 44238 MARCH 2021 WARNING
M & M ASPHALT MAINTENANCE INC
1180 SW 10TH STREET
DELRAY BEACH, FL 33444

Sent To	
Street and Apt. No.	
City, State, ZIP+4 ¹	

7020 0640 0000 9698 4814

U.S. Postal Service™
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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 and Fees
\$ _____

Sent To _____

Street and Apt. No. _____

City, State, ZIP+4 _____

TD 44238 MARCH 2021 WARNING
INTERNAL REVENUE SERVICE
COLLECTION ADVISORY GROUP
7850 SW 6TH CT MS 5780
PLANTATION, FL 33324

7020 0640 0000 9698 4821

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	
\$	

TD 44238 MARCH 2021 WARNING
COLLAGE CO.
17070 COLLINS AVE #256
SUNNY ISLES, FL 33160

Sent To	
Street and Apt.	
City, State, ZIP	

7020 0640 0000 9698 4838

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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 44238 MARCH 2021 WARNING
MARK LEER
7312 NW 58TH CT
TAMARAC, FL 33321

7020 0640 0000 9698 4845

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

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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 and Fees

\$ _____

Sent To

Street and Apt. No.

City, State, ZIP+4

TD 44238 MARCH 2021 WARNING
JOEL SKLAR
2771 RIVERSIDE DRIVE #416-A
CORAL SPRINGS, FL 33065

7020 0640 0000 9698 4852

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

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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 at	
\$	

TD 44238 MARCH 2021 WARNING
NICOLE MILLER
7440 PINEWALK DR. S
MARGATE, FL 33063

Sent To _____
Street and Apt. N _____
City, State, ZIP+ _____

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 44238 MARCH 2021 WARNING
 CITY OF CORAL SPRINGS
 9551 WEST SAMPLE RD
 CORAL SPRINGS, FL 33065



9590 9402 6108 0209 6878 98

2. / 7020 0640 0000 9698 4623

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

Agent

Addressee

B. Received by (Printed Name)

FAQUA

C. Date of Delivery

2/10/21

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

3. Service Type

- Adult Signature
- Adult Signature Restricted Delivery
- Certified Mail®
- Certified Mail Restricted Delivery
- Collect on Delivery
- Insured Mail 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 44238 MARCH 2021 WARNING
 MCCRAY, BRENDA S EST
 %KAREN B SCHAPIRA ESQ
 200 E BROWARD BLVD #1800
 FORT LAUDERDALE, FL 33301



9590 9402 6108 0209 6878 74

2 7020 0640 0000 9698 4647

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

- Agent
- Addressee

B. Received by (Printed Name)

LASGIL

C. Date of Delivery

03/12/21

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

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

Restricted Delivery (over 350g)

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 44238 MARCH 2021 WARNING
MARK LEEB
 7312 NW 58TH CT
 TAMARAC, FL 33321



9590 9402 6108 0209 6882 84

2 7020 0640 0000 9698 4838

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X *COVILY*

- Agent
- Addressee

B. Received by (Printed Name)

COVILY

C. Date of Delivery

2-8-21

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

(over \$500)

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 44238 MARCH 2021 WARNING
 DAVID GLASSBERG, ESQ
 13611 S DIXIE HWY, SUITE 109-514
 MIAMI, FL 33176-7258



9590 9402 6108 0209 6883 69

7020 0640 0000 9698 4753

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X *[Handwritten Signature]*
 127659 COVID 19

- Agent
- Addressee

B. Received by (Printed Name)

[Handwritten Name]
 127659 COVID 19

C. Date of Delivery

[Handwritten Date]
2-9-21

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
- 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 44238 MARCH 2021 WARNING .
 ALAN B. COHN, ESQUIRE
 GREENSPOON MARDER LLP
 200 EAST BROWARD BLVD, SUITE 1800
 FT. LAUDERDALE, FL 33301



9590 9402 6108 0209 6883 76

2. A

7020 0640 0000 9698 4746

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X *AS*

- Agent
- Addressee

B. Received by (Printed Name)

Reggie

C. Date of Delivery

3/21/21

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

(over \$500)

SENDER: COMPLETE THIS SECTION

COMPLETE THIS SECTION ON DELIVERY

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

1. Article Addressed to:

TD 44238 MARCH 2021 WAITING
INTERNAL REVENUE SERVICE
COLLECTION ADVISORY GROUP
 7850 SW 6TH CT MS 5780
 PLANTATION, FL 33324



9590 9402 6108 0209 6883 07

2. 7020 0640 0000 9698 4814

A. Signature

X *Carrie* Agent Addressee

B. Received by (Printed Name)

COV19

C. Date of Delivery

0208

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"/> Delivery Restricted Delivery | <input type="checkbox"/> Signature Confirmation Restricted Delivery |
| <input type="checkbox"/> Restricted Delivery (over \$500) | |

SENDER: COMPLETE THIS SECTION

COMPLETE THIS SECTION ON DELIVERY

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

1. Article Addressed to:

TD 44238 MARCH 2021 WARNING
 MCRAY, PEGGY ELIZABETH
 16271 FLAVIAN RD
 BROOKSVILLE, FL 34601-4178



9590 9402 6108 0209 6884 06

7020 0640 0000 9698 4715

A. Signature

** Peggy E. McKay*

- Agent
- Addressee

B. Received by (Printed Name)

Peggy E. McKay

C. Date of Delivery

2-9-21

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
- Delivery Restrictee Delivery
- Registered Mail™
- Registered Mail Restricted Delivery
- Return Receipt for Merchandise
- Signature Confirmation™
- Signature Confirmation Restricted Delivery
- Priority Mail Express®
- Signature Confirmation Restricted Delivery (over \$500)

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 44238 MARCH 2021 WARNING
 ON CALL MANAGEMENT, LLC, REGISTERED
 AGENT O/B/O CORAL SPRINGS TOWER CLUB II
 CONDOMINIUM ASSOCIATION, INC.
 4502 INVERRARY BLVD
 LAUDERHILL, FL 33319



9590 9402 6108 0209 6883 83

7020 0640 0000 9698 4739

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

- Agent
- Addressee

B. Received by (Printed Name)

A. Roades

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

(over \$500)

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

02/12/21 Domestic Return Receipt

SENDER: COMPLETE THIS SECTION

COMPLETE THIS SECTION ON DELIVERY

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

1. Article Addressed to:

TD 44238 MARCH 2021 WARNING
C T CORPORATION SYSTEM,
REGISTERED AGENT O/B/O U.S. BANK
NATIONAL ASSOCIATION
1200 SOUTH PINE ISLAND ROAD
PLANTATION, FL 33324



9590 9402 6108 0209 6883 21

2 7020 0640 0000 9698 4791

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

A. Signature

X **RECEIVED** Agent
 Addressee

B. Received by (Printed Name)

M B 08 2021

C. Date of Delivery

D. Is delivery restricted? Yes
 If YES, state delivery restriction No

CT CORPORATION

3. Service Type

- Adult Signature
- Adult Signature Restricted Delivery
- Certified Mail®
- Certified Mail Restricted Delivery
- Collect on Delivery
- Delivery Restriction Delivery
- Restricted Delivery (over \$500)
- Priority Mail Express®
- Registered Mail™
- Registered Mail Restricted Delivery
- Return Receipt for Merchandise
- Signature Confirmation™
- Signature Confirmation Restricted Delivery

02/12/21 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:

44238 MARCH 2021 WARNING
U.S. BANK NATIONAL ASSOCIATION
 800 NICOLLET MALL
 MINNEAPOLIS, MN 55402



9590 9402 6108 0209 6883 45

7020 0640 0000 9698 4777

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature

T-TRAN Agent
 Addressee

B. Received by (Printed Name)

C. Date of Delivery

2/2/21

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"/> Mail Restricted Delivery (over \$500) | |

02/12/21 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 44238 MARCH 2021 WARNING
 LINDA EDWARDS PAULEY
 4810 SPRING HILL AVE SOUTH
 CHARLESTON, WV 25309



9590 9402 6108 0209 6878 36

7020 0640 0000 9698 4685

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature

XCAF 924 C-19

- Agent
- Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? Yes

If YES, enter delivery address below: No

3. Service Type

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

(over \$500)

02/12/21 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, on the front if space permits.

1. Article Addressed to:

TD 44238 MARCH 2021 WARNING
 NICOLE MILLER
 7440 PINEWALK DR. S
 MARGATE, FL 33063



9590 9402 6108 0209 6882 60

7020 0640 0000 9698 4852

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

- Agent
- Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

3. Service Type

- Adult Signature
- Adult Signature Restricted Delivery
- Certified Mail®
- Certified Mail Restricted Delivery
- Collect on Delivery
- Delivery Restricted Delivery
- 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 44238 MARCH 2021 WARNING
 REBECCA JANE WOOTER DESROISIERS
 5524 SAILFISH COURT
 PUNTA GORDA, FL 33982



9590 9402 6108 0209 6878 29

7020 0640 0000 9698 4692

COMPLETE THIS SECTION ON DELIVERY

A. Signature *[Handwritten Signature]* Agent
 Addressee

B. Received by (Printed Name) *Moss* C. Date of Delivery *2/08/21*

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"/> Restricted Delivery (over \$500) | |

SENDER: COMPLETE THIS SECTION

COMPLETE THIS SECTION ON DELIVERY

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

1. Article Addressed to:

TD 4438 MARCH 2021 WARNING
 WCOMER, SYLVESTER
 577 WESTMINSTER WAY
 CHARLESTON, WV 25314-2015



9590 9402 6108 0209 6878 12

2.

7020 0640 0000 9698 4708

A. Signature

X *Conrad*

- Agent
- Addressee

B. Received by (Printed Name)

C. Date of Delivery

2-9-21

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

3. Service Type

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