

TitleExpress®

A service of Grant Street Group

**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 # 2017-5503

ACCOUNT # 494122AA1050

ALTERNATE KEY # 233482

TAX DEED APPLICATION # 46162

COUNTY, STATE: BROWARD, FL

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

LEGAL DESCRIPTION:

Unit 6-P, CONDOMINIUM 9-C, ENVIRON I, a Condominium, according to the Declaration of Condominium thereof, and amendments thereto, recorded in Official Records Book 5137, Page 197 of the Public Records of Broward County, Florida.

PROPERTY ADDRESS: 6921 ENVIRON BOULEVARD #6P, LAUDERHILL FL 33319

OWNER OF RECORD ON CURRENT TAX ROLL:

ENVIRON CONDO I ASSN INC

% STRALEY & OTTO PA

2699 STIRLING RD SUITE C-207

FORT LAUDERDALE, FL 33312 (Matches Property Appraiser records.)

APPARENT TITLE HOLDER & ADDRESS OF RECORD:

ENVIRON CONDOMINIUM I ASSOCIATION, INC.

C/O STRALEY & OTTO, P.A.

2699 STIRLING ROAD, SUITE C-207

FORT LAUDERDALE, FL 33312 (Per Certificate of Title)

ENVIRON CONDOMINIUM I ASSOCIATION, INC.

6901 ENVIRON BLVD # 1-F

LAUDERHILL, FL 33319 (Per Sunbiz. Declaration recorded in 5371-197.)

STRALEY & OTTO, P.A., REGISTERED AGENT

O/B/O ENVIRON CONDOMINIUM I ASSOCIATION, INC.

699 STIRLING ROAD C-207

FORT LAUDERDALE, FL 33312 (Per Sunbiz)

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

MORTGAGE HOLDER OF RECORD:

No new documents found.

LIENHOLDERS AND OTHER INTERESTED PARTIES OF RECORD:

No new documents found.

UPDATE REPORT – CONTINUED

PARCEL IDENTIFICATION NUMBER: 4941 22 AA 1050

CURRENT ASSESSED VALUE: \$78,290

HOMESTEAD EXEMPTION: No

MOBILE HOME ON PROPERTY: No

OUTSTANDING CERTIFICATES: N/A

OPEN BANKRUPTCY FILINGS FOUND? No

OTHER INSTRUMENTS ASSOCIATED WITH PROPERTY BUT NO NOTICE REQUIRED:

No new documents found.

** Update search found no new recorded documents. New Registered Agent information is included along with an updated Sunbiz record. 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



Site Address	6921 ENVIRON BOULEVARD #6P, LAUDERHILL FL 33319	ID #	4941 22 AA 1050
Property Owner	ENVIRON CONDO I ASSN INC % STRALEY & OTTO PA	Millage	1912
Mailing Address	2699 STIRLING RD SUITE C-207 FORT LAUDERDALE FL 33312	Use	04
Abbr Legal Description	ENVIRON I CONDO 9 UNIT 6P PER CDO BK/PG: 5137/197		

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			
2020	\$7,830	\$70,460	\$78,290	\$63,940				
2019	\$8,850	\$79,620	\$88,470	\$58,130	\$2,150.39			
2018	\$7,510	\$67,600	\$75,110	\$52,850	\$1,894.04			
2020 Exemptions and Taxable Values by Taxing Authority								
	County	School Board	Municipal	Independent				
Just Value	\$78,290	\$78,290	\$78,290	\$78,290				
Portability	0	0	0	0				
Assessed/SOH	\$63,940	\$78,290	\$63,940	\$63,940				
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	\$63,940	\$78,290	\$63,940	\$63,940				
Sales History				Land Calculations				
Date	Type	Price	Book/Page or CIN	Price	Factor	Type		
8/1/2012	CET-D	\$4,300	49011 / 552					
12/30/2003	WD	\$79,900	36711 / 1830					
7/8/2003	QCD	\$100	35717 / 1489					
12/29/2000	WD	\$51,000	31164 / 1720					
11/1/1988	WD	\$58,000	15932 / 105	Adj. Bldg. S.F.		1160		
				Units/Beds/Baths		1/2/2		
				Eff./Act. Year Built: 1973/1972				
Special Assessments								
Fire	Garb	Light	Drain	Impr	Safe	Storm	Clean	Misc
19								
R								
1								



[Department of State](#) / [Division of Corporations](#) / [Search Records](#) / [Search by Entity Name](#) /

Detail by Entity Name

Florida Not For Profit Corporation
 ENVIRON CONDOMINIUM I ASSOCIATION, INC.

Filing Information

Document Number 723543
FEI/EIN Number 59-1578821
Date Filed 05/26/1972
State FL
Status ACTIVE

Principal Address

6901 ENVIRON BLVD
 #1-F
 Lauderhill, FL 33319

Changed: 03/13/2015

Mailing Address

6901 ENVIRON BLVD
 # 1-F
 Lauderhill, FL 33319

Changed: 03/13/2015

Registered Agent Name & Address

Straley & Otto, P.A.
 2699 Stirling Road
 C-207
 Fort Lauderdale, FL 33312

Name Changed: 10/19/2020

Address Changed: 10/19/2020

Officer/Director Detail

Name & Address

Title Director

BRINKMANN, LESLIE
 6901 ENVIRON BLVD
 # 1-F
 Lauderhill, FL 33319

Title Director

Nelson, Ingrid
6901 ENVIRON BLVD
#1-F
Lauderhill, FL 33319

Title Director

Thomas, Brenda
6901 ENVIRON BLVD
#1-F
Lauderhill, FL 33319

Title Director

Zweiban, Florence
6901 ENVIRON BLVD
#1-F
Lauderhill, FL 33319

Title Director

Garcia, Jose
6901 ENVIRON BLVD
#1-F
Lauderhill, FL 33319

Title Director

Ginness, Brodsky Barbara
6901 ENVIRON BLVD
#1-F
Lauderhill, FL 33319

Title Director

Plaza, Mario
6901 ENVIRON BLVD
#1-F
Lauderhill, FL 33319

Title Director

Benchtouk, Khalid
6901 ENVIRON BLVD
#1-F
Lauderhill, FL 33319

Title Director

Raqaa, Fouad

6901 ENVIRON BLVD

#1-F

Lauderhill, FL 33319

Title VP, Director

Thessier, Rony

6901 ENVIRON BLVD

1-F

Lauderhill, FL 33319

Title Treasurer, Director

Thompson, Claudette

6901 ENVIRON BLVD

#1-F

Lauderhill, FL 33319

Title Secretary, Director

Chriswell, Antonia

6901 ENVIRON BLVD

#1-F

Lauderhill, FL 33319

Title Director

Clarke, Richie

6901 ENVIRON BLVD

#1-F

Lauderhill, FL 33319

Title President, Director

Durloo, Oral

6901 ENVIRON BLVD

#1-F

Lauderhill, FL 33319

Title Director

Solomon, Darcy

6901 ENVIRON BLVD

#1-F

Lauderhill, FL 33319

Title Director

oliver, kanya

6901 ENVIRON BLVD

#1-F

Lauderhill, FL 33319

Title Director

Ferreira, Senetia
6901 ENVIRON BLVD
#1-F
Lauderhill, FL 33319

Title Director

Thompson, Veronica
6901 ENVIRON BLVD
#1-F
Lauderhill, FL 33319

Annual Reports

Report Year	Filed Date
2019	03/29/2019
2020	03/17/2020
2020	10/19/2020

Document Images

10/19/2020 -- AMENDED ANNUAL REPORT	View image in PDF format
03/17/2020 -- ANNUAL REPORT	View image in PDF format
04/26/2019 -- AMENDED ANNUAL REPORT	View image in PDF format
03/29/2019 -- ANNUAL REPORT	View image in PDF format
08/09/2018 -- AMENDED ANNUAL REPORT	View image in PDF format
04/27/2018 -- ANNUAL REPORT	View image in PDF format
11/01/2017 -- AMENDED ANNUAL REPORT	View image in PDF format
03/22/2017 -- ANNUAL REPORT	View image in PDF format
03/21/2016 -- ANNUAL REPORT	View image in PDF format
07/09/2015 -- AMENDED ANNUAL REPORT	View image in PDF format
03/13/2015 -- ANNUAL REPORT	View image in PDF format
01/15/2015 -- Reg. Agent Change	View image in PDF format
03/20/2014 -- ANNUAL REPORT	View image in PDF format
03/07/2013 -- ANNUAL REPORT	View image in PDF format
03/30/2012 -- ANNUAL REPORT	View image in PDF format
04/29/2011 -- ANNUAL REPORT	View image in PDF format
03/08/2010 -- ANNUAL REPORT	View image in PDF format
03/04/2009 -- ANNUAL REPORT	View image in PDF format
08/11/2008 -- Reg. Agent Change	View image in PDF format
03/07/2008 -- ANNUAL REPORT	View image in PDF format
02/26/2007 -- ANNUAL REPORT	View image in PDF format
03/14/2006 -- ANNUAL REPORT	View image in PDF format
02/25/2005 -- ANNUAL REPORT	View image in PDF format
03/18/2004 -- ANNUAL REPORT	View image in PDF format
03/13/2003 -- ANNUAL REPORT	View image in PDF format
03/22/2002 -- ANNUAL REPORT	View image in PDF format
04/02/2001 -- ANNUAL REPORT	View image in PDF format
03/06/2000 -- ANNUAL REPORT	View image in PDF format
03/10/1999 -- ANNUAL REPORT	View image in PDF format

[03/05/1998 -- ANNUAL REPORT](#)

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[01/23/1997 -- ANNUAL REPORT](#)

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[02/27/1996 -- ANNUAL REPORT](#)

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[04/25/1995 -- ANNUAL REPORT](#)

View image in PDF format

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PITTSBURGH, PA 15222**

Phone: (412) 391-5555 Fax: (412) 391-7608

E-mail: TitleExpress@grantstreet.com

www.GrantStreet.com

PROPERTY INFORMATION REPORT

ORDER DATE: 08/28/2020

REPORT EFFECTIVE DATE: 20 YEARS UP TO 08/27/2020

CERTIFICATE # 2017-5503

ACCOUNT # 494122AA1050

ALTERNATE KEY # 233482

TAX DEED APPLICATION # 46162

COUNTY, STATE: BROWARD, FL

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

LEGAL DESCRIPTION:

Unit 6-P, CONDOMINIUM 9-C, ENVIRON I, a Condominium, according to the Declaration of Condominium thereof, and amendments thereto, recorded in Official Records Book 5137, Page 197 of the Public Records of Broward County, Florida.

PROPERTY ADDRESS: 6921 ENVIRON BOULEVARD #6P, LAUDERHILL FL 33319

OWNER OF RECORD ON CURRENT TAX ROLL:

ENVIRON CONDO I ASSN INC

% STRALEY & OTTO PA

2699 STIRLING RD SUITE C-207

FORT LAUDERDALE, FL 33312 (Matches Property Appraiser records.)

APPARENT TITLE HOLDER & ADDRESS OF RECORD:

ENVIRON CONDOMINIUM I ASSOCIATION, INC. OR: 49011, Page: 552

C/O STRALEY & OTTO, P.A.

2699 STIRLING ROAD, SUITE C-207

FORT LAUDERDALE, FL 33312 (Per Certificate of Title)

ENVIRON CONDOMINIUM I ASSOCIATION, INC.

6901 ENVIRON BLVD # 1-F

LAUDERHILL, FL 33319 (Per Sunbiz. Declaration recorded in 5371-197.)

BECKER & POLIAKOFF, REGISTERED AGENT

O/B/O ENVIRON CONDOMINIUM I ASSOCIATION, INC.

1 EAST BROWARD BLVD., SUITE 1800

FORT LAUDERDALE, FL 33301 (Per Sunbiz)

MORTGAGE HOLDER OF RECORD:

CITIMORTGAGE, INC.

OR: 47137, Page: 460

1000 TECHNOLOGY DR

O'FALLON, MO 63368

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

CITIMORTGAGE, INC.
TAX AND REPORTING
PO BOX 30509
TAMPA, FL 33630 (Per Sunbiz)

C T CORPORATION SYSTEM, REGISTERED AGENT
O/B/O CITIMORTGAGE, INC.
1200 SOUTH PINE ISLAND ROAD
PLANTATION, FL 33324 (Per Sunbiz)

LIENHOLDERS AND OTHER INTERESTED PARTIES OF RECORD:

CERTMAX LLC
8437 TUTTLE AVE #407
SARASOTA, FL 34243 (Tax Deed Applicant)

BARBARA HERMAN, REGISTERED AGENT
O/B/O ENVIRON CULTURAL CENTER, INC.
3800 ENVIRON BLVD.
LAUDERHILL, FL 33319 (Per Sunbiz. Lease recorded in 10089-289.)

PROPERTY INFORMATION REPORT – CONTINUED

PARCEL IDENTIFICATION NUMBER: 4941 22 AA 1050

CURRENT ASSESSED VALUE: \$88,470

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:

Lease	OR: 10089, Page: 289
Warranty Deed (This document references a Mortgage to First Federal Savings and Loan Association. Mortgage has expired by terms and is no longer valid.)	OR: 15932, Page: 105
Warranty Deed (Best image available)	OR: 31164, Page: 1720
Divorce Judgment	OR: 33894, Page: 1988
Quit Claim Deed	OR: 35717, Page: 1489
Affidavit	OR: 36711, Page: 1829
Warranty Deed	OR: 36711, Page: 1830
Mortgage	OR: 42365, Page: 1504

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Suzette Servas

Title Examiner



Site Address	6921 ENVIRON BOULEVARD #6P, LAUDERHILL FL 33319	ID #	4941 22 AA 1050
Property Owner	ENVIRON CONDO I ASSN INC % STRALEY & OTTO PA	Millage	1912
Mailing Address	2699 STIRLING RD SUITE C-207 FORT LAUDERDALE FL 33312	Use	04
Abbr Legal Description	ENVIRON I CONDO 9 UNIT 6P		

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	\$8,850	\$79,620	\$88,470	\$58,130	
2018	\$7,510	\$67,600	\$75,110	\$52,850	\$1,894.04
2017	\$5,490	\$49,420	\$54,910	\$48,050	\$1,649.57

2019 Exemptions and Taxable Values by Taxing Authority				
	County	School Board	Municipal	Independent
Just Value	\$88,470	\$88,470	\$88,470	\$88,470
Portability	0	0	0	0
Assessed/SOH	\$58,130	\$88,470	\$58,130	\$58,130
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	\$58,130	\$88,470	\$58,130	\$58,130

Sales History				Land Calculations		
Date	Type	Price	Book/Page or CIN	Price	Factor	Type
8/1/2012	CET-D	\$4,300	49011 / 552			
12/30/2003	WD	\$79,900	36711 / 1830			
7/8/2003	QCD	\$100	35717 / 1489			
12/29/2000	WD	\$51,000	31164 / 1720			
11/1/1988	WD	\$58,000	15932 / 105			
				Adj. Bldg. S.F.		1160
				Units/Beds/Baths		1/2/2
				Eff./Act. Year Built: 1973/1972		

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

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

CERTIFICATE OF MAILING NOTICES

Tax Deed #46162

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 March 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 LAUDERHILL ATTN: ANA SANCHEZ 5581 W OAKLAND PARK BLVD LAUDERHILL, FL 33313	ENVIRON CONDO I ASSN INC % STRALEY & OTTO PA 6921 ENVIRON BLVD #6P LAUDERHILL, FL 33319	ENVIRON CONDO I ASSN INC % STRALEY & OTTO PA 2699 STIRLING RD SUITE C-207 FORT LAUDERDALE, FL 33312	ENVIRON CONDOMINIUM I ASSOCIATION, INC. 6901 ENVIRON BLVD # 1-F LAUDERHILL, FL 33319
STRALEY & OTTO, P.A., REGISTERED AGENT O/B/O ENVIRON CONDOMINIUM I ASSOCIATION, INC. 699 STIRLING ROAD C-207 FORT LAUDERDALE, FL 33312	BECKER & POLIAKOFF, REGISTERED AGENT O/B/O ENVIRON CONDOMINIUM I ASSOCIATION, INC. 1 EAST BROWARD BLVD., SUITE 1800 FORT LAUDERDALE, FL 33301	C T CORPORATION SYSTEM, REGISTERED AGENT O/B/O CITIMORTGAGE, INC. 1200 SOUTH PINE ISLAND ROAD PLANTATION, FL 33324	LEHMAN BROTHERS BANK, FSB 327 INVERNESS DRIVE NORTH SOUTH ENGLEWOOD, CO 80112
CITIMORTGAGE, INC. TAX AND REPORTING PO BOX 30509 TAMPA, FL 33630	CITIMORTGAGE, INC. 1000 TECHNOLOGY DR O'FALLON, MO 63368	ENVIRON CULTURAL CENTER, INC. 3800 ENVIRON BLVD. LAUDERHILL, FL 33319	BARBARA HERMAN, REGISTERED AGENT O/B/O ENVIRON CULTURAL CENTER, INC. 3800 ENVIRON BLVD. LAUDERHILL, FL 33319

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 March 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 # 116915587
Recorded 12/09/20 at 02:42 PM
Broward County Commission
1 Page(s)
#6

RECORDS, TAXES & TREASURY DIVISION/TAX DEED SECTION

NOTICE OF APPLICATION FOR TAX DEED NUMBER 46162

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: 494122-AA-1050
Certificate Number: 5503
Date of Issuance: 05/24/2018
Certificate Holder: CERTMAX LLC
Description of Property: ENVIRON I CONDO 9
UNIT 6P
PER CDO BK/PG: 5137/197

Name in which assessed: ENVIRON CONDO I ASSN INC
Legal Titleholders: ENVIRON CONDO I ASSN INC
% STRALEY & CTTO PA
2699 STIRLING RD SUITE C-207
FORT LAUDERDALE, FL 33312

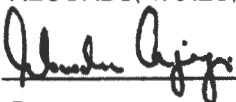
All of said property being in the County of Broward, State of Florida.

Unless such certificate shall be redeemed according to law the property described in such certificate will be sold to the highest bidder on the 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 1st 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: 9915.41

Broward County, Florida

RECORDS, TAXES & TREASURY DIVISION/TAX DEED SECTION

NOTICE OF APPLICATION FOR TAX DEED NUMBER 46162

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Certificate Number: 5503
Date of Issuance: 05/24/2018
Certificate Holder: CERTMAX LLC
Description of Property: ENVIRON I CONDO 9
UNIT 6P
PER CDO BK/PG: 5137/197

Name in which assessed: ENVIRON CONDO I ASSN INC
Legal Titleholders: ENVIRON CONDO I ASSN INC
% STRALEY & OTTO PA
2699 STIRLING RD SUITE C-207
FORT LAUDERDALE, FL 33312

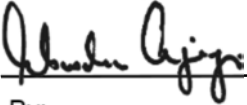
All of said property being in the County of Broward, State of Florida.

Unless such certificate shall be redeemed according to law the property described in such certificate will be sold to the highest bidder on the 21st day of April, 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.deedauction.net
**Pre-registration is required to bid.*

Dated this 18th day of March, 2021.

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: 03/18/2021, 03/25/2021, 04/01/2021 & 04/08/2021
Minimum Bid: 8588.88

BROWARD COUNTY SHERIFF'S OFFICE

2601 West Broward Blvd Fort Lauderdale, Florida 33312

Sheriff # 21009778

Broward County, FL VS Environ Condo I Assn Inc

RETURN OF SERVICE

Court Case # TD 46162

Hearing Date: 04/21/2021

Received by CCN 17284

03/22/2021 9:58 AM

Type of Writ: Tax Sale - Broward

Court: County / Broward FL

Serve: Environ Condo I Assn Inc 2699 Stirling Road Ste C207 Fort Lauderdale FL 33312

Served:



Not Served:

Broward County Revenue-Delinquent Tax Section
115 S. Andrews Ave.
Room A-100
Fort Lauderdale FL 33301

Date: 03/22/2021 Time: 2:30 PM

On Environ Condo I Assn Inc in Broward County, Florida, by serving the within named person a true copy of the writ with the date and time of service endorsed thereon by me, and copy of the complaint petition or initial pleading by the following method:

INDIVIDUAL SERVICE

/

COMMENTS:

Gender: Female, Hair Color: Black, Height - Feet: medium build, Race: White

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

Gregory Tony, Sheriff
Broward County, Florida

By:

D.S.

N. O'Neil, #17284

RECEIPT INFORMATION

Receipt #	
Check #	
Service Fee	\$0.00
On Account	\$0.00
Quantity	
Original	2
Services	2

EXECUTION COSTS**DEMAND/LEVY INFORMATION**

Judgment Date	n/a
Judgment Amount	\$0.00
Current Interest Rate	0.00%
Interest Amount	\$0.00
Liquidation Fee	\$0.00
Sheriff's Fees	\$0.00
Sheriff's Cost	\$0.00
Total Amount	\$0.00

BROWARD COUNTY, FORT LAUDERDALE, FLORIDA
RECORDS, TAXES AND TREASURY DIVISION/TAX DEED SECTION
PROPERTY ID # 494122-AA-1050 (TD # 46162)

WARNING

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

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

ORIGINAL DOCUMENT

NOTE

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

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

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

AMOUNT NECESSARY TO REDEEM: (See amounts below)

MAKE CHECKS PAYABLE TO: BROWARD COUNTY TAX COLLECTOR

* Amount due if paid by March 31, 2021\$8,484.41

Or

* Amount due if paid by April 20, 2021\$8,588.88

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

THERE ARE UNPAID TAXES ON THIS PROPERTY AND WILL BE SOLD AT PUBLIC AUCTION ON April 21, 2021 UNLESS THE BACK TAXES ARE PAID.

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

FOR TAX DEEDS PROCESS AND AUCTION RULES, PLEASE VISIT

www.broward.org/recordstaxestreasury

PLEASE SERVE THIS ADDRESS OR LOCATION

**ENVIRON CONDO I ASSN INC
% STRALEY & OTTO PA
2699 STIRLING RD SUITE C-207
FORT LAUDERDALE, FL 33312**

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

BROWARD COUNTY SHERIFF'S OFFICE

2601 West Broward Blvd Fort Lauderdale, Florida 33312

Sheriff # 21009778

Broward County, FL VS Environ Condo I Assn Inc

RETURN OF SERVICE

Court Case # TD 46162

Hearing Date: 04/21/2021

Received by CCN 19009

03/23/2021 8:34 AM

Type of Writ: Tax Sale - Broward

Court: County / Broward FL

Serve: **Environ Condo I Assn Inc . 6921 Environ Boulevard #6P Lauderhill FL 33319**

Served:

X

Not Served:

Broward County Revenue-Delinquent Tax Section
115 S. Andrews Ave.
Room A-100
Fort Lauderdale FL 33301

Date: 03/23/2021 Time: 1:24 PM

On Environ Condo I Assn Inc in Broward County, Florida, by serving the within named person a true copy of the writ with the date and time of service endorsed thereon by me, and copy of the complaint petition or initial pleading by the following method:

Other Returns: Other Returns

/

COMMENTS: Notice of Application of Tax Deed Posted on Entrance Door of Address stated

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

Gregory Tony, Sheriff
Broward County, Florida

By:

D.S.

M. Tutton, #19009

RECEIPT INFORMATION

EXECUTION COSTS

DEMAND/LEVY INFORMATION

Receipt #	
Check #	
Service Fee	\$0.00
On Account	\$0.00
Quantity	
Original	2
Services	2

Judgment Date	n/a
Judgment Amount	\$0.00
Current Interest Rate	0.00%
Interest Amount	\$0.00
Liquidation Fee	\$0.00
Sheriff's Fees	\$0.00
Sheriff's Cost	\$0.00
Total Amount	\$0.00

BROWARD COUNTY, FORT LAUDERDALE, FLORIDA
RECORDS, TAXES AND TREASURY DIVISION/TAX DEED SECTION
PROPERTY ID # 494122-AA-1050 (TD #46162)

WARNING

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

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

NOTE

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

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FOR TAX DEEDS PROCESS AND AUCTION RULES, PLEASE VISIT

www.broward.org/recordstaxestreasury

PLEASE SERVE THIS ADDRESS OR LOCATION

**ENVIRON CONDO I ASSN INC
% STRALEY & OTTO PA
6921 ENVIRON BLVD #6P
LAUDERHILL, FL 33319**

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



[Department of State](#) / [Division of Corporations](#) / [Search Records](#) / [Search by Entity Name](#) /

Detail by Entity Name

Florida Not For Profit Corporation

ENVIRON CONDOMINIUM I ASSOCIATION, INC.

Filing Information

Document Number 723543
FEI/EIN Number 59-1578821
Date Filed 05/26/1972
State FL
Status ACTIVE

Principal Address

6901 ENVIRON BLVD
 #1-F
 Lauderhill, FL 33319

Changed: 03/13/2015

Mailing Address

6901 ENVIRON BLVD
 # 1-F
 Lauderhill, FL 33319

Changed: 03/13/2015

Registered Agent Name & Address

Becker & Poliakoff
 1 East Broward Blvd.,
 Suite 1800
 Fort Lauderdale, FL 33301

Name Changed: 03/17/2020

Address Changed: 03/17/2020

Officer/Director Detail

Name & Address

Title Director

BRINKMANN, LESLIE
 6901 ENVIRON BLVD
 # 1-F
 Lauderhill, FL 33319

Title Director

Nelson, Ingrid
6901 ENVIRON BLVD
#1-F
Lauderhill, FL 33319

Title Director

Moore, Brenda
6901 ENVIRON BLVD
#1-F
Lauderhill, FL 33319

Title Director

Zweiban, Florence
6901 ENVIRON BLVD
#1-F
Lauderhill, FL 33319

Title Director

Garcia, Jose
6901 ENVIRON BLVD
#1-F
Lauderhill, FL 33319

Title Director

Ginness, Brodsky Barbara
6901 ENVIRON BLVD
#1-F
Lauderhill, FL 33319

Title President

Plaza, Mario
6901 ENVIRON BLVD
#1-F
Lauderhill, FL 33319

Title Director

Combes, Lourdes
6901 ENVIRON BLVD
#1-F
Lauderhill, FL 33319

Title Director

Benchouk, Khalid
6901 ENVIRON BLVD
#1-F
Lauderhill, FL 33319

Title Director

LaFosse, Kenly
6901 ENVIRON BLVD
#1-F
Lauderhill, FL 33319

Title Director

Raqaa, Fouad
6901 ENVIRON BLVD
#1-F
Lauderhill, FL 33319

Title Director

Thessier, Rony
6901 ENVIRON BLVD
1-F
Lauderhill, FL 33319

Title Vice- President & Treasurer

Thompson, Claudette
6901 ENVIRON BLVD
#1-F
Lauderhill, FL 33319

Title Secretary

Chiswell, Antonia
6901 ENVIRON BLVD
#1-F
Lauderhill, FL 33319

Annual Reports

Report Year	Filed Date
2019	03/29/2019
2019	04/26/2019
2020	03/17/2020

Document Images

03/17/2020 -- ANNUAL REPORT	View image in PDF format
04/26/2019 -- AMENDED ANNUAL REPORT	View image in PDF format
03/29/2019 -- ANNUAL REPORT	View image in PDF format
08/09/2018 -- AMENDED ANNUAL REPORT	View image in PDF format
04/27/2018 -- ANNUAL REPORT	View image in PDF format
11/01/2017 -- AMENDED ANNUAL REPORT	View image in PDF format
03/22/2017 -- ANNUAL REPORT	View image in PDF format
03/21/2016 -- ANNUAL REPORT	View image in PDF format
07/09/2015 -- AMENDED ANNUAL REPORT	View image in PDF format
03/13/2015 -- ANNUAL REPORT	View image in PDF format

[03/19/2015 -- ANNUAL REPORT](#)
[01/15/2015 -- Reg. Agent Change](#)
[03/20/2014 -- ANNUAL REPORT](#)
[03/07/2013 -- ANNUAL REPORT](#)
[03/30/2012 -- ANNUAL REPORT](#)
[04/29/2011 -- ANNUAL REPORT](#)
[03/08/2010 -- ANNUAL REPORT](#)
[03/04/2009 -- ANNUAL REPORT](#)
[08/11/2008 -- Reg. Agent Change](#)
[03/07/2008 -- ANNUAL REPORT](#)
[02/26/2007 -- ANNUAL REPORT](#)
[03/14/2006 -- ANNUAL REPORT](#)
[02/25/2005 -- ANNUAL REPORT](#)
[03/18/2004 -- ANNUAL REPORT](#)
[03/13/2003 -- ANNUAL REPORT](#)
[03/22/2002 -- ANNUAL REPORT](#)
[04/02/2001 -- ANNUAL REPORT](#)
[03/06/2000 -- ANNUAL REPORT](#)
[03/10/1999 -- ANNUAL REPORT](#)
[03/05/1998 -- ANNUAL REPORT](#)
[01/23/1997 -- ANNUAL REPORT](#)
[02/27/1996 -- ANNUAL REPORT](#)
[04/25/1995 -- ANNUAL REPORT](#)

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Detail by Entity Name

Florida Not For Profit Corporation
ENVIRON CULTURAL CENTER, INC.

Filing Information

Document Number	723407
FEI/EIN Number	59-1610363
Date Filed	05/15/1972
State	FL
Status	ACTIVE
Last Event	REINSTATEMENT
Event Date Filed	05/08/2015

Principal Address

3800 ENVIRON BLVD.
LAUDERHILL, FL 33319

Mailing Address

3800 ENVIRON BLVD.
LAUDERHILL, FL 33319

Registered Agent Name & Address

Herman, Barbara
3800 ENVIRON BLVD.
LAUDERHILL, FL 33319

Name Changed: 01/30/2020

Address Changed: 04/21/2009

Officer/Director Detail

Name & Address

Title PD, Director

Herman, Barbara, PRESIDENT
3800 ENVIRON BLVD.
LAUDERHILL, FL 33319

Title VP, Director

Reynolds, Ruth
3800 ENVIRON BLVD.
LAUDERHILL, FL 33319

Title SD, Director

Komornik, Miriam
3800 ENVIRON BLVD.
LAUDERHILL, FL 33319

Title TD, Director

DESCHENES, GERVAIS
3800 ENVIRON BLVD.
LAUDERHILL, FL 33319

Title Director

PELLERIN, LORRAINE
3800 ENVIRON BLVD.
LAUDERHILL, FL 33319

Title Director

Dorn, Clara
3800 ENVIRON BLVD.
LAUDERHILL, FL 33319

Title Director

Ginness-Brodsky, Barbara
3800 ENVIRON BLVD.
LAUDERHILL, FL 33319

Title Director

Yakobina, Pauline
3800 ENVIRON BLVD.
LAUDERHILL, FL 33319

Title Director

Golner, Bernard
3800 ENVIRON BLVD.
LAUDERHILL, FL 33319

Title Director

Parrish, Melvin
3800 ENVIRON BLVD.
LAUDERHILL, FL 33319

Title Director

PATINO, ELKIN
3800 ENVIRON BLVD.
LAUDERHILL, FL 33319

Title Director

Bernstein, Rosalie
3800 Environ Blvd.
Lauderhill, FL 33319

Title Director

Jeanette, Cathy
3800 Environ Blvd.
Lauderhill, FL 33319

Title Director

Rodgers, Denise
3800 Environ Blvd.
Lauderhill, FL 33319

Title Director

Zweiban, Florence
3800 ENVIRON BLVD.
LAUDERHILL, FL 33319

Title Director

Simon, Hubert
3800 ENVIRON BLVD.
LAUDERHILL, FL 33319

Title Director

Thompson, Veronica
3800 ENVIRON BLVD.
LAUDERHILL, FL 33319

Title Director

Douglas, Rosemarie
3800 ENVIRON BLVD.
LAUDERHILL, FL 33319

Title Director

Marquez, Rosemarie
3800 ENVIRON BLVD.
LAUDERHILL, FL 33319

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04/15/1996 -- ANNUAL REPORT	View image in PDF format
04/28/1995 -- ANNUAL REPORT	View image in PDF format



W/C
This instrument was prepared by
and should be returned to:
Cathy Aiello
Equity Land Title Inc.
100 W. Cypress Creek Road, #700
Ft. Lauderdale Florida 33309

2000726M

Property Identification Number: 19122-AA-10500
Grantee's Social Security Number: [REDACTED]
Grantee's Name: NIRMALA RAMNATH
Grantee's Social Security Number: [REDACTED]
Grantee's Name: KHEMRAJ RAMNATH

INSTR # 100754817
OR BK 31164 PG 1720
RECORDED 01/08/2001 08:50 AM
COMMISSION
BROWARD COUNTY
DOC STMP-D 357.00
DEPUTY CLERK 1010

WARRANTY DEED

THIS INDENTURE, made this 29th day of December, 2000, between DANIEL ZABEN and CECILE ZABEN, husband and wife, hereinafter called the Grantors, and NIRMALA RAMNATH and KHEMRAJ RAMNATH, husband and wife, whose mailing address is 6921 Environ Blvd., #6P, Lauderhill, FL 33319, hereinafter called Grantees.

W I T N E S S E T H:

THAT the said Grantor, for and in consideration of the sum of TEN AND NO/100ths (\$10.00) DOLLARS, and other good and valuable considerations in hand paid by said Grantee, the receipt whereof is hereby acknowledged, has granted, bargained and sold to the said Grantee, and Grantee's heirs, administrators and assigns, as the case may be, forever, the following described land, situate, lying and being in Broward County, Florida:

Condominium Unit No. 6-P, of CONDOMINIUM 9-C, of ENVIRON I, a Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 5137, Page 197, of the Public Records of Broward County, Florida, and as amended.

SUBJECT to restrictions, reservations and easements of record and taxes for the year of this deed and subsequent years.

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

OR BK 31164 PG 1721

Signed, sealed and delivered
in our presence:

Jeffrey Grant
(Signature of Witness #1)

JEFFREY GRANT
(Print Name of Witness #1)

Susan B Grant
(Signature of Witness #2)

SUSAN GRANT
(Print Name of Witness #2)

Daniel Zaben
DANIEL ZABEN
Address: 10 MIDDLEMAN
2 THISTLE LAKE, WATKINS NY 11793

STATE OF NEW YORK)
COUNTY OF NASSAU) SS:
)

I HEREBY CERTIFY that on this day personally appeared before me, an officer duly authorized to administer oaths and take acknowledgements, **DANIEL ZABEN**, who is personally known to me or who produced _____ as type of identification.

WITNESS my hand and official seal in the county and state aforesaid this 28th day of December, 2000.

(NOTARY SEAL)

Arlene Flohr
(Signature of Notary Public)

(Print Name of Notary Public)
My Commission Expires:

ARLENE FLOHR
NOTARY PUBLIC, STATE OF NEW YORK
NO. 31-0710657
QUALIFIED IN NEW YORK COUNTY
COMMISSION EXPIRES DEC 31, 4/20/01

Signed, sealed and delivered
in our presence:

Jeffrey Grant
(Signature of Witness #1)
JEFFREY GRANT
(Print Name of Witness #1)

Cecile Zaben
CECILE ZABEN
Address: CH. MITTLEMAN
2 THISTLE LANE WATKIN NY 11713

Susan B Grant
(Signature of Witness #2)
SUSAN B GRANT
(Print Name of Witness #2)

STATE OF NEW YORK)
COUNTY OF NASSAU) SS:
)

I HEREBY CERTIFY that on this day personally appeared before me, an officer duly authorized to administer oaths and take acknowledgements, CECILE ZABEN, who is personally known to me or who produced _____ as type of identification.

WITNESS my hand and official seal in the county and state aforesaid this 28th day of December, 2000.

(NOTARY SEAL)

Arlene Flohr
(Signature of Notary Public)

(Print Name of Notary Public)
My Commission Expires:

ARLENE FLOHR
NOTARY PUBLIC, STATE OF NEW YORK
RES. 31-871087
QUALIFIED IN NEW YORK COUNTY
COMMISSION EXPIRES 6/20/01



ENVIRON CONDOMINIUM #1 ASSOCIATION, INC.

6901 Environ Boulevard • Lauderdale, Florida 33319

Telephone: (954) 733-9890

Fax: (954) 733-5825

CONDOMINIUM ASSOCIATION CONSENT TO TRANSFER, SELL OR LEASE

The undersigned officers of Environ Condominium I Association, Inc. hereby certify that the Board of Directors of Environ Condominium I Association having received an application from DANIEL/CECILE ZABEN did by resolution approve the Transfer/Sale/Lease of the following described unit from DANIEL/CECILE ZABEN to NIRHMALA/KHEMRAJ RAMNATH.

The Condominium Parcel known as Apartment 6-P, BLDG 6921 BLDG 9C of Condominium V and of Environ I, a Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 5137 Pages 197 through 290 all of the Public Records of Broward County, Florida.

Dated this 29TH day of DECEMBER 2000.

ENVIRON CONDOMINIUM I
ASSOCIATION INC

By: [Signature] (SEAL)

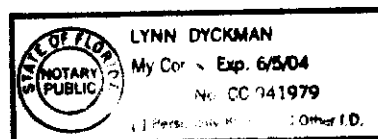
STATE OF FLORIDA)

COUNTY OF BROWARD)

BEFORE ME, the undersigned authority, personally appeared BENJAMIN SHENKIN and [Signature], as Officers of Environ Condominium I Association Inc., A Florida non-profit corporation, and they acknowledged before me that they executed the foregoing instrument and that same is the act and deed of said corporation.

WITNESS my hand and official seal this 29TH day of DECEMBER 2000.

[Signature]
NOTARY PUBLIC, STATE OF FLORIDA,
AT LARGE



THIS FACILITIES SUB-LEASE ("Sub-Lease"), is made and entered into this 15th day of March, 1982, between ENVIRON CULTURAL CENTER, INC., a Florida corporation not-for-profit (hereinafter referred to as "ECC") and ENVIRON TOWERS^I CONDOMINIUM ASSOCIATION, INC., a Florida corporation not-for-profit (hereinafter referred to as "Association").

WHEREAS, on the 28th day of December, 1972, Laz L. Schneider, Individually and as Trustee as lessor ("Predecessor Lessor"), entered into a Lease Agreement ("Lease") with ECC as lessee which was recorded initially in Official Records Book 5105, Page 652, and subsequently recorded in Official Records Book 5125, Page 472, all of the Public Records of Broward County, Florida; and

WHEREAS, pursuant to the Lease, Predecessor Lessor leased to ECC the "Demised Parcel" (as hereinafter defined); and

WHEREAS, ECC as sub-lessor ("Sub-Lessor") entered into Facilities Sub-Leases ("Original Sub-Leases") with Environ Condominium I Association, Inc. ("Association I") and Environ Condominium II Association, Inc. ("Association II") recorded in Official Records Book 3733, Page 583, and Official Records Book 5884, Page 698, respectively, all of the Public Records of Broward County, Florida; and

WHEREAS, ECC has succeeded to all of the interests of Predecessor Lessor and is now Lessor under the Lease; and

WHEREAS, an Amendment to Lease (the Lease as amended and modified is hereinafter referred to as the "Lease") was recorded in Official Records Book 8828, Page 19, of the Public Records of Broward County, Florida; and

WHEREAS, amendments to the Original Sub-Leases (the Original Sub-Leases as amended are hereinafter referred to as the "Existing Sub-Leases") were recorded in Official Records Book 8831, Page 374 and Official Records Book 8831, Page 371, all of the Public Records of Broward County, Florida; and

Young Stern - Janner
P.A.
POB 600550
N. Miami Beach, FL 33160
4/9/82
cc

Mar 19 11 50 AM '82

OFF 10089 PAGE 289

WHEREAS, the Association is the entity that will be responsible for the administration of one or more condominiums to be located upon the real property ("Phase III Land"), more particularly described in Exhibit A attached hereto and made a part hereof; and

WHEREAS, the Association and ECC desire that in accordance with the Lease the Demised Parcel be available for the nonexclusive use of "Apartment Owners" (as hereinafter defined) and their family members, guests, invitees and lessees,

NOW, THEREFORE, in consideration of the keeping by the parties of their respective covenants and obligations set forth in this Sub-Lease and the "Amended Instruments", the parties have agreed that upon the terms and conditions hereinafter set forth, and in consideration of the payment by the Association from time to time of the Association's share of "Operating Expenses" (as those terms are hereinafter defined), and in consideration of the prompt performance continuously by the Association of each and every one of the covenants and agreements hereinafter contained, the performance of each and every one of which terms and conditions is declared to be an integral part of the consideration to be furnished, ECC as Sub-Lessor does hereby SUB-LEASE, AND SUB-LET, unto the Association and the Association hereby sub-leases of and from ECC the Demised Parcel.

ARTICLE I

DEFINITIONS

The terms used herein shall have the meaning stated in the Condominium Act and as follows, unless the context otherwise requires:

A. "ENVIRON" means the planned community of residential apartment buildings being developed in "Phases" upon all or a portion of the "Total Land" (as those terms are hereinafter defined).

B. "Total Land" means the real property described in Exhibit A attached to the Amendment to Lease.

C. "Dwelling Unit" means a residential housing unit constructed upon the Total Land and becoming a part of ENVIRON.

D. "Phase" means a stage of the development of ENVIRON which, in the case of Dwelling Units in a structure submitted to condominium or cooperative form of ownership, is operated by the same condominium association or cooperative corporation, or otherwise by a designation as a "Phase of ENVIRON".

E. "ENVIRON TOWERS Condominium" means a particular condominium which is the subject of a particular Declaration; all of the ENVIRON TOWERS condominiums within each Phase will be collectively referred to by the Phase designation for example, "ENVIRON TOWERS Phase I Condominiums" would refer to all of the condominiums located within the ENVIRON TOWERS land operated by Association I, Inc.

F. "Act" means Chapter 718, Florida Statutes, 1976, as amended prior to the date of execution of this Sub-Lease; the Condominium Act.

G. "Condominium Documents" mean in the aggregate the Declaration, Articles, By-Laws, this Sub-Lease, the Lease and all of the instruments and documents referred to therein and executed in connection with an ENVIRON TOWERS Condominium operated by the Association unless a contrary intent is indicated.

H. "Declaration" means a Declaration of Condominium recorded amongst the Public Records of Broward County, Florida, declaring all or a portion of the ENVIRON TOWERS Land to be a condominium Under the Act.

I. "Apartment" means unit as defined by the Act, and is that portion of the Condominium Property which is subject to private ownership.

J. "Apartment Owner" means unit owner as defined by the Act, and is the owner of an Apartment.

K. "Articles of Incorporation" mean the Articles of Incorporation of the Association.

L. "By-Laws" mean the By-Laws of the Association.

M. "Common Expenses" mean expenses for which the Apartment Owners are liable to the Association as defined in the Act and in the Condominium Documents and includes the Operating Expenses due under the terms of this Sub-Lease.

N. "Condominium Property" means the individual Apartments, the Common Elements and all appurtenances thereto located upon the ENVIRON TOWERS Land.

O. "Original ECC Documents" means the Articles of Incorporation of ECC ("ECC Articles"); the By-Laws of ECC ("ECC By-Laws"); the Lease and the Original Sub-Leases and any and all documents executed in connection with ECC and the just described documents.

P. "Amended ECC Instruments" means the Original ECC Documents as amended.

Q. "Settlement Agreement" means the Agreement dated the 30th day of October, 1979, a copy of which is attached to the Amendment to Lease.

R. "Operating Expenses" means the expenses described as Operating Expenses under the Lease, the costs of operating and administering ECC, and the costs of collecting assessments and performing all obligations and undertakings of ECC under and pursuant to the Amended Instruments and the Settlement Agreement.

S. "Demised Parcel" means the land owned by Lessor and demised under the Lease and all improvements thereon including, but not limited to, a building and certain other structures used for recreational and cultural activities.

T. "Sub-Lease" means this instrument under which possessory and use interests in and to the Demised Parcel are sub-leased on a non-exclusive basis by ECC to the Association.

ARTICLE II

IMPLEMENTATION OF PLAN OF DEVELOPMENT

A. The Plan of Development set forth in Article II of the Lease is incorporated herein by reference. The Association hereby acknowledges, covenants and agrees to perform the obligations imposed by the provisions of Article II of the Lease entitled Plan of Development. All Apartment Owners in Environ Towers Phase I Condominium are members of the Association which will operate the Environ Towers Phase I Condominium. Pursuant to the Plan of Development there are herewith

made available to Apartment Owners and their family members, guests, invitees and lessees, on a nonexclusive basis, full possessory and use rights to the Demised Parcel.

B. This Sub-Lease is subject to the obligation which is hereby imposed and accepted by the Association to pay the portion of Operating Expenses hereinafter set forth.

As set forth in the Amendment to Lease, the total anticipated Operating Expenses ("TOE Amount") for each calendar year shall be determined and set in a budget prepared by the Board of Directors of ECC. These shall then be calculated the "Fractional Share," which shall mean and be computed by dividing the TOE Amount by 1,350 or such other number determined as set forth in Subparagraph IIC.1. of the Amendment to Lease ("Denominator").

Upon (1) the recordation of the first Declaration amongst the Public Records of Broward County, Florida, submitting an Environ Towers Condominium I to the condominium form of ownership, and (2) the commencement of occupancy thereof by any of the Apartment Owners, there shall, from that time forward, be assessed by ECC against the Association the number of "Fractional Shares" equal to the number of Apartments operated by the Association as reflected by recorded Declaration(s) and amendments thereto, if any.

Notwithstanding anything to the contrary contained herein, upon submission of all of the Environ Towers Land to the condominium form of ownership or upon submission of all apartment buildings which are to be located upon the Environ Towers Land to the condominium form of ownership, there shall, from that time forward, be assessed by ECC against the Association the number of Fractional Shares equal to the greater of the following: (1) the number of Apartments operated by the Association as reflected by recorded Declaration(s) and amendments thereto, if any, or (2) the number of Dwelling Units ultimately approved by the City of Lauderhill for development upon the ENVIRON TOWERS Phase I Land.

By way of example, if the TOE Amount is \$250,000.00, and the Denominator is 1,350, then a Fractional Share shall be \$185.18. If the Association is assessed by ECC for 132 Fractional Shares, then the Association shall be obligated to pay 132 x \$185.18, or \$24,443.76 to ECC.

Notwithstanding anything to the contrary contained herein, because the Association shall not be assessed for amounts ("Excluded Amounts") due from ECC under the "Note" and "Collateral Loan Agreement" (as those terms are defined in the Settlement Agreement) or any additional monetary obligations including, but not limited to, attorneys' fees incurred by ECC because of a default under the Note or Collateral Loan Agreement by ECC there shall be subtracted from the TOE Amount any Excluded Amounts which may be included in the TOE Amount in order to compute the "Reduced TOE Amount" which shall be used instead of the TOE Amount in calculating the amount of each Fractional Share to be assessed by ECC against the Association.

The Fractional Shares due from the Association shall be Common Expenses which shall be assessed by the Association against each Apartment Owner in the same manner and to the same extent as other Common Expenses.

C. This Sub-Lease is an agreement contemplated by Section 718.114 of the Act and the Association has acquired and does accept nonexclusive possessory and use interests in the Demised Parcel, which are intended for the benefit of the Apartment Owners and their family members, guests, invitees and lessees.

D. The Association does hereby accept membership in ECC and agrees to be bound by all of the terms, provisions and conditions contained in the Amended ECC Documents.

E. This Sub-Lease is nonexclusive and is similar to the Existing Sub-Leases entered into between ECC and Environ Condominium Association and Environ Condominium Association II. The Association and Apartment Owners, their family members, guests, invitees and lessees, shall have rights hereunder which are no less than the rights Association I and Association II and their members have under the Existing Sub-Leases,

and hence Apartment Owners, their family members, guests, invitees and lessees shall have the right to the use and benefit of the Demised Parcel to the same extent and as fully as owners of apartments operated by Association I and Association II.

F. The parties hereto recognize that certain Dwelling Units constructed upon portions of the ENVIRON TOWERS Land ("Noncondominium Land") may not be submitted to the condominium form of ownership. In such event, the parties hereto agree this Sub-Lease shall be amended to reflect that the ENVIRON TOWERS Land does not include the Noncondominium Land and ECC agrees to enter into a sub-lease ("Noncondominium Sub-Lease") with the homeowners association ("Homeowners Association") responsible for administering Dwelling Units located upon the Noncondominium Land, if any, or the owner ("Owner") of the Noncondominium Land if there is no Homeowners Association. The Noncondominium Sub-Lease will be similar to this Sub-Lease and shall provide that the owners of Dwelling Units on the Noncondominium Land and their family members, guests, invitees and lessees shall have the right to the use and benefit of the Demised Parcel to the same extent and as fully as members of the Association, Association I and Association II.

The parties hereto also recognize that the Association may not be responsible for administering all of the Apartments on the ENVIRON TOWERS Land inasmuch as another condominium association ("Additional Association") may be formed to operate Apartments located upon a portion ("Additional Association Land") of the ENVIRON TOWERS Land. In such event, the parties hereto agree that this Sub-Lease shall be amended to reflect that the ENVIRON TOWERS Land does not include the Additional Association Land, and ECC agrees to enter into a sub-lease ("Additional Association Sub-Lease") with the Additional Association. The Additional Association Sub-Lease will be similar to this Sub-Lease and shall provide that the owners of Apartments on the Additional Association Land and their family members, guests, invitees and lessees shall have the right to the use and benefit of the Demised Parcel to the same extent and as fully as members of the Association, Environ Condominium Association I and Environ Condominium Association II.

OFF 10085 PAGE 295

The parties hereto recognize that the provisions of this Paragraph F are made for the benefit of the owner ("Owner") of the Noncondominium Land or Additional Association Land, as the case may be, and its grantees, successors and assigns and may not be amended without Owner's written consent and are enforceable by Owner.

Notwithstanding anything contained herein to the contrary, the parties hereto agree that the total number of Fractional Shares to be assessed by ECC against the Association pursuant to this Sub-Lease, against an Additional Association pursuant to an Additional Association Sub-Lease and against Dwelling Units on Noncondominium Land pursuant to Noncondominium Sub-Leases shall not be less than the number of Dwelling Units ultimately approved by the City of Lauderdale for development upon the ENVIRON TOWERS Phase I Land or 132 whichever is greater.

ARTICLE III

COVENANTS, CONDITIONS AND RESTRICTIONS

The covenants, conditions and restrictions set forth in Article IV, Paragraphs A through D, inclusive, of the Amendment to Lease are incorporated herein by this reference and shall be covenants running with the Environ Towers Phase I Condominiums.

ARTICLE IV

TERM OF SUB-LEASE

The term of this Sub-Lease shall be a period of years, commencing with the date hereof and continuing up to and including the 31st day of December, 2072, unless the Lease is terminated prior thereto in accordance with its terms.

ARTICLE V

NO RENT

As set forth in Article III of the Amendment to Lease, the ENVIRON TOWERS Land is free of any obligations to pay rent, including but not limited to the obligations under Article VI of the Lease to pay Rent.

ARTICLE VI

OPERATING EXPENSES

A. Items of Operating Expenses.

As part of the consideration to be furnished by the Association for the term demised, the Association covenants and agrees with ECC as Sub-Lessor and for the benefit of the Lessor that the Association will pay the share of Operating Expenses that is applicable to the Association as set forth in the Plan of Development of the Lease and this Sub-Lease, including but not limited to the following, to wit:

1. Taxes, as the term is defined and described in the Lease.
2. Utility Charges as that term is described in the Lease.
3. Premiums for liability insurance, as that term is described in the Lease.
4. Premiums to pay for the Fire, Windstorm and other Casualty Insurance, as described in the Lease.
5. Funds to pay for the maintenance and repair of the Demised Parcel.
6. Funds to pay for "Indemnification" as that term is described in the Lease of the Lessor and Sub-Lessor.
7. The costs of providing centralized professional management, as described in the Lease.
8. The funds necessary to rebuild any damage or destruction to the Demised Parcel or any demolition or construction, as provided in the Lease.
9. The costs of operating and administering ECC, and the costs of collecting assessments and performing all obligations and undertakings of ECC under and pursuant to the Amended Instruments and the Settlement Agreement.

Notwithstanding anything contained herein to the contrary, the Association shall not pay any of the Excluded Amounts described in Paragraph II.B. of this Sub-Lease.

B. Default.

In the event the Association shall fail to collect and pay to ECC the Association's share of the Operating Expenses as set forth herein and in the Lease, the Sub-Lessor and the Lessor shall, in addition to other remedies provided herein, have the following remedies:

1. The Sub-Lessor and the Lessor shall have a lien upon the Condominium Property of each ENVIRON TOWERS Phase I Condominium and upon each Apartment therein for any sums of money owing for the share of Operating Expenses which are payable by the Association and which have not been paid by the Association or which have been advanced by the Sub-Lessor or the Lessor. Such lien shall likewise secure reasonable attorneys' fees, for trial and appellate levels, and costs incurred by the Sub-Lessor or the Lessor in connection with the collection and foreclosure of any of said liens. Said lien shall be effective only from and after the time of recordation amongst the Public Records of Broward County, Florida of a written, acknowledged statement signed by the Lessor or Lessor's agent or Sub-Lessor or its agent containing the amount due for Operating Expenses as of the date of recordation. Upon full payment of all sums secured by that lien, the party making payment shall be entitled to a recordable satisfaction of the statement of lien. In the event of foreclosure or the acceptance of a deed in lieu of foreclosure by the holder of any mortgage, referred to in Article VI.F. of the Lease, then the acquirer of title, his successors and assigns, shall not be liable for the share of Operating Expenses pertaining to the foreclosed Apartment or chargeable to the former owner thereof which became due prior to acquisition of title as a result of the foreclosure or the acceptance of a deed in lieu of foreclosure.

2. In case the Association shall fail, refuse or neglect to make any of the payments required by this Article, then the Sub-Lessor may, at its option, advance the same, and the amount or amounts of money so paid, including reasonable attorney's fees, for trial and

appellate levels, and expenses which might have been reasonably incurred because of or in connection with such payments including the collection thereof together with interest on all of such amounts at the rate of ten (10%) percent per annum shall be repaid by the Association to the Sub-Lessor upon demand of the Sub-Lessor and payment thereof may be collected or enforced by the Sub-Lessor upon the day when demand for repayment thereof or reimbursement therefor is made by Sub-Lessor to the Association, but the election of the Sub-Lessor to pay such Operating Expenses shall not waive the default thus committed by the Association.

3. Notwithstanding the foregoing and without waiving the same, Sub-Lessor or Lessor shall have the right to bring an action at law against the Association for the payment of Operating Expenses, together with interest at the highest lawful rate and together with reasonable attorney's fees and court costs for trial and appellate levels.

ARTICLE VII

ACCEPTANCE OF PREMISES

The Association accepts the Demised Parcel without any representation or warranty, express or implied, in fact or by law, by the Sub-Lessor or the Lessor as to the condition of the Demised Parcel. The Association acknowledged that neither the Sub-Lessor nor the Lessor shall be responsible for any latent defect or change of condition in the Demised Parcel and the Association accepts the Demised Parcel without any recourse to the Sub-Lessor and Lessor.

ARTICLE VIII

INSPECTION OF PREMISES

The Association covenants and agrees that ECC, or its agents, at all reasonable times and during all reasonable hours, shall have free access to said Demised Parcel for the purpose of examining or inspecting the condition of the same or of exercising any right or power reserved to ECC under the terms and provisions of this Sub-Lease.

ARTICLE IX

LIENS CREATED BY ASSOCIATION

The Association acknowledges that it has no power to incur any indebtedness giving a right to a lien of any kind or character upon the Demised Parcel and that no person shall ever be entitled to any lien directly or indirectly derived through or under it, or its agents or servants, or on account of any act or omission of the Association, which lien shall be upon the Demised Parcel. All persons contracting with the Association or any other person furnishing materials or labor to the Association as well as all persons whomsoever, shall be bound by this provision of this Sub-Lease. Should any such lien be filed, the Association shall discharge the same by paying it or by filing a bond or otherwise as permitted by law within thirty (30) days.

ARTICLE X

EVENTS OF DEFAULT

A. Material Defaults.

Should the Association at any time during the term of this Sub-Lease directly or indirectly suffer or permit any involuntary or voluntary petition in bankruptcy to be filed against it and remain pending for a period of seventy-five (75) days; or should a Receiver or Trustee be appointed for the Sub-Lease and not be discharged within seventy-five (75) days; or should this Sub-Lease be levied upon and said levy be not discharged within forty-five (45) days thereafter, then and upon the happening of any of the aforesaid events, Sub-Lessor shall have the right at its election to consider the same a material default on the part of Association of the terms and provisions hereof; and in the event such default is not cured by Association within a period of thirty (30) days from the date of the giving by Sub-Lessor of written notice to the Association of the existence of such default, Sub-Lessor shall have the option of declaring this Sub-Lease terminated and the interest of the Association forfeited, or Sub-Lessor may exercise any other remedy

set forth in this Sub-Lease. The rights and remedies of the Sub-Lessor provided for herein are cululative and are in addition to every other right or remedy existing at law or equity or by statute or otherwise, and the exercise or beginning of the exercise by the Sub-Lessor of any one or more of the rights or remedies provided for in this Sub-Lease or now or hereafter existing in law or equity or by statute or otherwise, shall not preclude the simultaneous or later exercise by the Sub-Lessor of any or all other rights or remedies. All revenues derived or accruing from the Demised Parcel subsequent to the date of the termination of this Sub-Lease shall constitute and property of the Sub-Lessor and shall not constitute any asset of the Association or any Trustee or Receiver appointed for the property by the Association.

B. Other Defaults.

It is further covenanted and agreed by and between the parties hereto that in the event at any time of a default other than a Material Default under the terms of this Sub-Lease on the part of Association for the periods hereinafter set forth, then and in that event it shall and may be lawful for Sub-Lessor and the Lessor to have recourse to the remedies set forth in Article VI of this Sub-Lease. The following omissions or acts on the part of the Association constitute a default other than a material default:

1. Operating Expense. A failure on the part of Association to pay its share of any Operating Expenses herein provided when same becomes due, if such nonpayment has continued for ten (10) days after notice thereof in writing has been furnished to Association.

2. Other. A failure on the part of the Association to perform any of the other covenants of this Sub-Lease by it to be kept and performed, if any such failures or defaults shall be continued for twenty (20) days after notice thereof in writing has been furnished to Association specifying the default.

ARTICLE XI
CONDEMNATION

It is understood and agreed that if at any time during the continuance of this Sub-Lease the legal title to the Demised Parcel or any portions thereof be taxed or appropriated or condemned by reason of eminent domain, then the parties hereto shall be bound by the provisions of Article XV of the Lease and all determinations made thereunder.

ARTICLE XII

PROHIBITION AGAINST FURTHER ASSIGNMENT SUBLEASE

The Association shall not have any right of assignment, sublease or any other right of conveyance or encumbrance in whole or in part of the rights or obligations of the Association hereunder.

ARTICLE XIII

TERMINATION OF CONDOMINIUM

In the event any ENVIRON TOWERS Phase I Condominium is terminated in accordance with the provisions of the Declaration or of the Act, whichever is applicable, this Sub-Lease shall continue as to all of the Apartment Owners in accordance with their undivided shares as set forth in the Declaration, and the obligation to pay Operating Expenses shall continue in the same manner. Termination shall in no manner reduce the obligations set forth herein. Said obligations shall continue in accordance with each Apartment Owner's undivided interest in the Condominium Property following termination.

ARTICLE XIV

TERMINATION OF LEASE

The Association further covenants and agrees that upon the end of the demised term under the Lease, Association will surrender and deliver up the Demised Parcel peaceably to Sub-Lessor, his agent or attorneys, immediately.

ARTICLE XV

WAIVER

It is covenanted and agreed that no waiver of a breach of any of the covenants of this Sub-Lease shall be considered to be a waiver of any succeeding breach of the same covenants.

ARTICLE XVI

NOTICES

All notices required by law and this Sub-Lease to be given by one party to the other shall be in writing, and the same may be served as follows:

A. Upon ECC by certified mail addressed to ECC at 3800 Environ Boulevard, Lauderhill, Florida, or at such other address as ECC may, by notice in writing, designate to the Association.

B. Upon the Association by certified mail addressed to Association at 17071 West Dixie Highway, P. O. Box #600 550, North Miami Beach, Florida 33160, or such other address as the Association may, by notice in writing, designate to ECC.

ARTICLE XVII

APPLICABLE LAW

The laws of the State of Florida shall govern the validity, enforceability, construction and interpretation of this Sub-Lease.

IN WITNESS WHEREOF, the parties have executed this Sub-Lease the day and year first above written.

WITNESSES:

Robert J. Belanger
William J. Yancey

James M. Leland
Herri Rauchwarger

ENVIRON CULTURAL CENTER, INC.

By *[Signature]*

Attest *[Signature]*

(SEAL)

By *[Signature]*

Attest *[Signature]*

Sec. (SEAL)

REC 10089 REC 303

STATE OF FLORIDA)
COUNTY OF BROWARD) SS:

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgements, personally appeared Leon H. Rubin and Lois H. Waters, the President and Secretary, respectively, of ENVIRON CULTURAL CENTER, INC. and that they acknowledged executing the same freely and voluntarily under authority duly vested in them by said corporation and that the seal affixed thereto is the true and corporate seal of said corporation.

WITNESS MY hand and official seal in the County and State last aforesaid this 9th day of December, 1980.

William B. [Signature]
Notary Public

My Commission Expires:

NOTARY PUBLIC STATE OF FLORIDA AT LARGE
MY COMMISSION EXPIRES NOV. 9 1981
BONDED THRU GENERAL INS. UNDERWRITERS

STATE OF FLORIDA)
COUNTY OF BROWARD) SS:

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgements, personally appeared Melvin Zuckerman and Arthur Siegel, the President and Secretary, respectively, of Lawrence J. Condemner Association, Inc. and that they acknowledged executing the same freely and voluntarily under authority duly vested in them by said corporation and that the seal affixed thereto is the true and corporate seal of said corporation.

WITNESS MY hand and official seal in the County and State last aforesaid this 21st day of March, 1982.

Terri Pauchwagner
Notary Public

My Commission Expires:

NOTARY PUBLIC STATE OF FLORIDA AT LARGE
MY COMMISSION EXPIRES JAN. 28 1985
BONDED THRU GENERAL INS. UNDERWRITERS

RECORDED IN THE CLERK'S RECORDS ROOM
OF BROWARD COUNTY, FLORIDA
GRAHAM W. WATT
COUNTY ADMINISTRATOR

88448308

Suite 105
Sunrise, Fla. 33351

This Warranty Deed Made the 1st day of November A. D. 1988 by

BERNARD STEINBERGER, a single man

hereinafter called the grantor, to

DANIEL ZABEN and CECILE ZABEN, husband and wife

whose postoffice address is Apt. 6P, 6921 Environ Blvd., Lauderdale, Fla. 33319
hereinafter called the grantee;

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

Witnesseth: That the grantor, for and in consideration of the sum of \$10.00 and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, assigns, releases, conveys and confirms unto the grantee, all that certain land situate in Dade County, Florida, viz:

Condominium Parcel known as Apartment 6-P of Condominium 9-C of ENVIRON I, a condominium, according to the Declaration of Condominium thereof recorded in Official Records Book 5137, at Page 197, of the Public Records of Broward County, Florida.

THIS CONVEYANCE IS SUBJECT TO THE FOLLOWING:

1. Conditions, limitations, restrictions and easements of record, if any.
2. All of the covenants, conditions, restrictions, terms and other provisions of the Declaration of Condominium described above.
3. Applicable zoning ordinances.
4. Taxes for the year 1988 and subsequent years.
5. A mortgage of record given to First Federal Savings and Loan Association of Delray Beach.

Together with all the tenements, hereditaments and appurtenances thereto belonging or in any-wise appertaining.

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

And the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to December 31, 19

319 00
has been paid
in Broward County for Documentary
Stamp Tax as required by law.
Audrey G. G. G. G.

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

Signed, sealed and delivered in our presence:

Carmela Starnice

Bernard Steinberger
BERNARD STEINBERGER
L.S.

STATE OF NEW YORK
COUNTY OF Nassau

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State aforesaid and in the County aforesaid to take acknowledgments, personally appeared

BERNARD STEINBERGER, a single man

to me known to be the person described in and who executed the foregoing instrument and he acknowledged before me that he executed the same.

WITNESS my hand and official seal in the County and State last aforesaid this 1st day of November, A. D. 1988.

Seymour A. Lichter
Notary Public, State of New York

This Instrument prepared by:

My Commission Expires:

SEYMOUR A. LICHTER
NOTARY PUBLIC, State of New York
No. 41-2355110
Qualified in Nassau County
Commission Expires March 30, 1989

MEMO: Legibility of writing
typing or printing unsatisfactory, so
this document when microfilmed.

This Instrument Was Prepared By:
ALAN R. LORBER, Attorney
1111 Lincoln Road - Suite 680
Miami Beach, Florida 33139

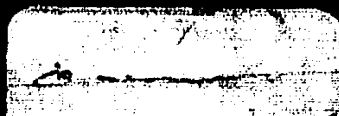
Grantees S.S. Nos. - Daniel Zaben - 097-14-4316
Cecile Zaben - 063-03-5723

BROWARD COUNTY TAX FOLIO NO.: 9122-AA-105

88 NOV 4 PM 3 16

BM15932P60105

9/30
A



This Instrument was completed
with the assistance of:
PROFESSIONAL ASSISTANCE.
8360 W. Oakland Park Blvd., Suite#114
Sunrise, Florida 33351

Folio No: 9122 AA105

Quit Claim Deed

THIS QUIT CLAIM DEED, executed this 8 day of July, 2003, by **KHEMRAJ RAMNATH** and **NIRHMALA RAMNATH**, residing at 6921 Environ Blvd. #6-P, Lauderhill, FL 33319, hereinafter referred to as "Grantor", to **KHEMRAJ RAMNATH**, whose post office address is 6921 Environ Blvd. #6-P, Lauderhill, FL 33319, referred to as "Grantee".

WITNESSETH

That the said Grantor, for and in consideration of the sum of TEN DOLLARS (\$10.00), in hand paid by the said Grantee, the receipt whereof is hereby acknowledged, does hereby remise, release and quit-claim unto the said Grantee forever, all the right, title, interest, claim and demand which the said Grantor has in and to the following described real property, situate, lying and being in the County of Broward, State of Florida, to wit:

CONDOMINIUM UNIT NO. 6-P, OF CONDOMINIUM 9-C, OF ENVIRON I, A CONDOMINIUM. ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF, AS RECORDED IN OFFICIAL RECORDS BOOK 5137, PAGE 197, OF THE PUBLIC RECORDS OF BROWARD COUNTY, FLORIDA.

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

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

Signed, Sealed and Delivered
in the Presence of:

Nancy L. Williams

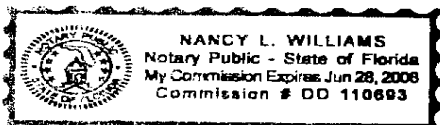
Baldeo Ramnath
Baldeo Ramnath
STATE OF FLORIDA)
COUNTY OF BROWARD)

Grantor: KHEMRAJ RAMNATH


Grantor: NIRHMALA RAMNATH

BEFORE ME personally appeared **KHEMRAJ RAMNATH** and **NIRHMALA RAMNATH**, known to me to be the persons described in and who executed the foregoing instrument, who did not take an oath and acknowledged to and before me that they executed said instrument for the purposes therein expressed.

WITNESS my hand and official seal this 8 day of July, 2003.



Nancy L. Williams
NOTARY PUBLIC, STATE OF FLORIDA
My commission expires on :

W/C Tri County for: 
Champagne Title Services, Inc.
1280 S.W. 36th Avenue, Suite 304
Pompano Beach, Florida 33069

Zidor & Ramnath
03-3221

This Instrument was prepared by:
DAVID M. BAUMAN, ESQUIRE
BAUMAN & KANNER P. A.
7119 W. BROWARD BLVD.
PLANTATION, FLORIDA 33317

PARCEL IDENTIFICATION NO: 19122-AA-10500

WARRANTY DEED

THIS INDENTURE, made this 30 day of December, 2003, BETWEEN **KHEMRAJ RAMNATH, a single man** GRANTOR*, whose post office address is: **6911 ENVIRON BLVD, #6-L, LAUDERHILL, FLORIDA 33319**, the County of BROWARD, State of FLORIDA.

AND

ROSENA ZIDOR, a single woman & ROSELINE ZIDOR, a single woman,** GRANTEE*, whose post office address is: **6921 ENVIRON BLVD, #6-P, LAUDERHILL, FLORIDA 33319**, the County of BROWARD, State of FLORIDA, ** as joint tenants with rights of survivorship

Witnesseth: That said Grantor, for and in consideration of the sum of TEN AND NO/100 (\$10.00) DOLLARS, and other good and valuable considerations to said Grantor in hand paid by said Grantee, the receipt whereof is hereby acknowledged, has granted, bargained and sold to the said Grantee, and Grantee's heirs and assigns forever, the following described land, situate, lying and being in COUNTY County, Florida, to wit:

**UNIT 6-P, CONDOMINIUM 9-C, OF ENVIRON I, A CONDOMINIUM
ACCORDING TO THE DECLARATION OF CONDOMINIUM RECORDED IN
OFFICIAL RECORDS BOOK 5157, PAGE 197, AND AMENDMENTS THERETO, OF
THE PUBLIC RECORDS OF BROWARD COUNTY, FLORIDA**

SUBJECT TO THE ABOVE REFERENCED DECLARATION OF CONDOMINIUM AND ALL EXHIBITS AND AMENDMENTS THERETO AND restrictions, reservations, easements and limitations of record, if any, provided that this shall not serve to reimpose same, zoning ordinances, and taxes for the current year and subsequent years.

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

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



(3)

Signed, sealed and delivered
in the presence of:
(Witness only this column)

Nicola L. Zagaro
WITNESS NAME: Nicola L. Zagaro

David Morgan
WITNESS NAME: David Morgan

Khemraj Ramnath
KHEMRAJ RAMNATH

STATE OF FLORIDA)

COUNTY OF BROWARD)

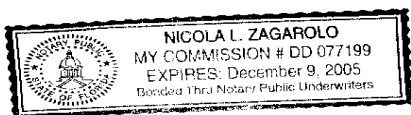
I HEREBY CERTIFY, that on this day, before me, an officer duly authorized in the COUNTY AND STATE aforesaid, to take acknowledgments, personally appeared KHEMRAJ RAMNATH, to me known to be the person(s) described in and who executed the foregoing Instrument and acknowledged before me that HE/SHE/THEY executed the same.

WITNESS my hand and official seal in the COUNTY AND STATE last aforesaid, this 20 day of December 2003.

FORM OF IDENTIFICATION: Dawn Fenn

MY COMMISSION EXPIRES: 12/9/05

Nicola L. Zagaro
NOTARY PUBLIC
(SEAL)





ENVIRON CONDOMINIUM #1 ASSOCIATION, INC.
6901 Environ Boulevard • Lauderdale, Florida 33319
Telephone: (954) 733-9890
Fax: (954) 733-5825

**CONDOMINIUM ASSOCIATION CONSENT
TO TRANSFER, SELL OR LEASE**

The undersigned officers of Environ Condominium #1 Association, Inc. hereby certify that the Board of Governors of Environ Condominium #1 Association, Inc. having received an application from N/K RAMNATH TO ROSENA/ROSELINE ZIDOR

The Condominium Parcel known as Apartment 6P, BLDG 6921 BLDG 9C of Condominium V and of Environ I, a Condominium thereof, recorded in Official Records Book 5371 Pages 482 through 580 all of the Public Records of Broward County, Florida.

Dated this 29TH day of DECEMBER 2003.

ENVIRON CONDOMINIUM #1 ASSOCIATION, INC.


By:  (SEAL)

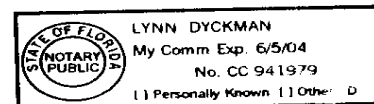
STATE OF FLORIDA

COUNTY OF BROWARD

WE ARE IN RECEIPT OF A CONTRACT FOR SALE ON THIS UNIT THAT TOTALS TEN PAGES, INCLUDING ZERO ADDENDUMS. IF THERE ARE ADDITIONAL PAGES OF EITHER THE CONTRACT OR THE ADDENDUMS, OR ANY CHANGES TO THE CONTRACT OR ADDITIONAL ADDENDUMS, CONDOMINIUM CONSENT IS VOIDED.

BEFORE ME, the undersigned authority, personally appeared GILBERT STEVENS AND as Officers of Environ Condominium #1 Association, Inc., A Florida non-profit corporation, and they acknowledged before me that they executed the foregoing instrument and that same is the act and deed of said corporation. WITNESS my hand and official seal this 29TH day of DECEMBER 2003.


NOTARY PUBLIC, STATE OF FLORIDA
, AT LARGE.



PLEASE BE ADVISED THAT THIS CONDO ASSOCIATION DOES NOT ALLOW FOR ANY CONTRIBUTIONS FROM THE SELLER ON BEHALF OF THE BUYER. CONDO CONSENT WILL BE VOID IF THIS OCCURS.

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

ENVIRON CONDOMINIUM I ASSOCIATION INC
Plaintiff

CACE-12-006857

VS.

Division: 13

ZIDOR, ROSENA ; ZIDOR, ROSELINE
Defendant

Certificate of Title

The undersigned, Howard C. Forman, Clerk of the Court, certifies that he executed and filed a certificate of sale in this action on August 01, 2012, for the property described herein and that no objections to the sale have been filed within the time allowed for filing objections.

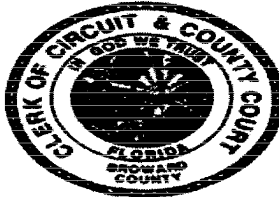
The following property in Broward County, Florida:

**Unit 6-P, of Condominium 9-C, of Environ I, according to the Declaration of Condominium thereof, recorded in Official Records Book 5137, at Page 197, of the Public Records of Broward County, Florida.
a/k/a 6921 Environ Boulevard #6P, Lauderhill, FL 33319.**

Was sold to: ENVIRON CONDOMINIUM I ASSOCIATION, INC.

c/o Straley & Otto, P.A. 2699 Stirling Road, Suite C-207 Fort Lauderdale, FL, 33312

Witness my hand and the seal of this court on August 14, 2012.



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

Total consideration: \$4,300.00

Doc Stamps: \$30.10

Return to: New River Title Co. - W/C
800 E. Broward Blvd. Suite 510
Ft. Lauderdale, FL 33301

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Return To: AURORA LOAN SERVICES, LLC
601 5th Ave, PO Box 4000
Scottsbluff, NE 69363

This document was prepared by:

ROXANNE BARNES
LEHMAN BROTHERS BANK
400 PROFESSIONAL DRIVE, Suite 100
GAITHERSBURG, MD 20879

[Space Above This Line For Recording Data]

MORTGAGE

MIN 100025440003238737

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated **June 29, 2006**, together with all Riders to this document.

(B) "Borrower" is

ROSENA ZIDOR, 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 **LEHMAN BROTHERS BANK, FSB, A FEDERAL SAVINGS BANK**

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

Form 3010 1/01

VMP[®] -6A(FL) (0005)

Page 1 of 16

Initials: R. Z.

VMP MORTGAGE FORMS - (800)521-7291



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Lender is a **LEHMAN BROTHERS BANK, FSB , A FEDERAL SAVINGS BANK**
organized and existing under the laws of **UNITED STATES**
Lender's address is

327 INVERNESS DRIVE SOUTH , ENGLEWOOD, CO 80112

(E) "Note" means the promissory note signed by Borrower and dated **June 29, 2006**

The Note states that Borrower owes Lender
ONE HUNDRED SIXTEEN THOUSAND & 00/100

(U.S. \$ **116,000.00**) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **August 1, 2036** Dollars

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

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

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

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

(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.

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

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

TRANSFER OF RIGHTS IN THE PROPERTY

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

Unit 6-P, CONDOMINIUM 9-C, ENVIRON I, a Condominium, according to the Declaration of Condominium thereof, and amendments thereto, recorded in Official Records Book 5137, Page 197 of the Public Records of Broward County, Florida.

Parcel ID Number:
6921 ENVIRON BLVD. 6-P
LAUDERHILL

which currently has the address of

[City], Florida 33319 [Street]
[Zip Code]

("Property Address"):

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

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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

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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.

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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

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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

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

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

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

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

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

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

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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

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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

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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,

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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

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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.

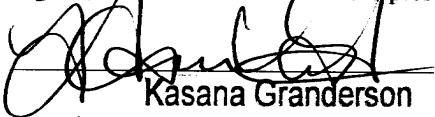
23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered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

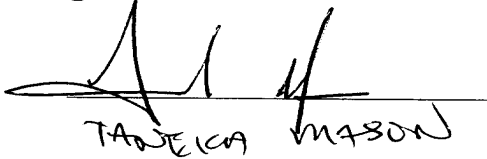
25. Jury Trial Waiver. The Borrower hereby waives any right to a trial by jury in any action, proceeding, claim, or counterclaim, whether in contract or tort, at law or in equity, arising out of or in any way related to this Security Instrument or the Note.

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


Kasana Granderson

 (Seal)
ROSENA ZIDOR -Borrower


TANJELA MASON

(Address)

(Seal)
-Borrower

(Address)

(Seal)
-Borrower

(Seal)
-Borrower

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-Borrower

(Address)

(Address)

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STATE OF FLORIDA,

The foregoing instrument was acknowledged before me this JUNE 29, 2006 County ss: BROWARD by
Roseng Zidor

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



Kasana Granderson
My Commission DD250280
Expires September 16, 2007

Notary Public

Kasana Granderson

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ADJUSTABLE RATE RIDER

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

THIS ADJUSTABLE RATE RIDER is made this 29th day of June, 2006, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to

LEHMAN BROTHERS BANK, FSB

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

6921 ENVIRON BLVD. 6-P, LAUDERHILL, FLORIDA 33319

[Property Address]

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

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

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of 7.500 %. 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 August, 2016, and 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 average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in The Wall Street Journal. The most recent Index figure available as of the first business day of the month immediately preceding the month in which the Change Date occurs is called the "Current Index."

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

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding TWO AND 25 HUNDREDTHS percentage points (2.250 %) to the Current Index. The Note Holder will then round the result of

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

VMP-838R (0402) Form 3138 1/01

Page 1 of 3 Initials: R.Z.

VMP Mortgage Solutions, Inc.

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this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

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

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 13.500 % or less than 2.250 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than

^{TWO} 2.000 percentage points
(6 months. My interest rate will never be greater than 13.500 %.

(E) Effective Date of Changes

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

(F) Notice of Changes

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

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

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

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

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

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

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

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



ROSENA ZIDOR (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

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-Borrower

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0038525184**ADDENDUM TO ADJUSTABLE RATE RIDER**

This addendum is made **June 29, 2006**
amend and supplement the Adjustable Rate Rider of the same date.

and is incorporated into and deemed to

The property covered by this addendum is described in the Security Instrument and located at:
6921 ENVIRON BLVD. 6-P, LAUDERHILL, FLORIDA 33319

AMENDED PROVISIONS

In addition to the provisions and agreements made in the Security Instrument, I/we further covenant and agree as follows:

ADJUSTABLE INTEREST RATE AND MONTHLY PAYMENT CHANGES**Limits on Interest Rate Changes**

The interest rate I am required to pay at the first Change Date will not be greater than **13.500%** or less than **2.250%**. Thereafter, my adjustable interest rate will never be increased or decreased on any single Change Date by more than **TWO** percentage point(s) (**2.000%**) from the rate of interest I have been paying for the preceding six (6) months. My interest rate will never be greater than **13.500%**. My interest rate will never be less than **2.250%**.

TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

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

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

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

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.

In Witness Whereof, Trustor has executed this addendum.

Witness


Kasana Granderson

Date 12-29-06

Date _____

Date _____

Date _____


ROSENA ZIDOR

DIS0221

1202 LIBOR Addendum to Rider

1/01

CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 29th day of June, 2006, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to

LEHMAN BROTHERS BANK, FSB, A FEDERAL SAVINGS BANK

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

6921 ENVIRON BLVD. 6-P, LAUDERHILL, FLORIDA 33319

[Property Address]

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

ENVIRON

[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

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

VMP-8R (0411) Form 3140 1/01

Page 1 of 3 Initials: R.Z.

VMP Mortgage Solutions, Inc.

(800)521-7291



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

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

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

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


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

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

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

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

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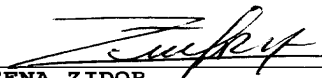
-8R (0411)

Page 2 of 3

Initials: R.Z.

Form 3140 1/01

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

 (Seal)
ROSENA ZIDOR -Borrower _____ (Seal)
-Borrower

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

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

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

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0038525184**PREPAYMENT RIDER**
(Multi-state)

This Prepayment Rider is made this 29th day of June, 2006 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note (the "Note") to LEHMAN BROTHERS BANK, FSB (the "Lender") of the same date and covering the property described in the Security Instrument and located at 6921 ENVIRON BLVD. 6-P LAUDERHILL, FLORIDA 33319 (the "Property").

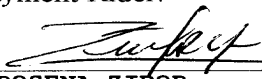
Additional Covenants. Notwithstanding anything to the contrary set forth in the Note or Security Instrument, Borrower and Lender further covenant and agree as follows:

Borrower has the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." A "full prepayment" is the prepayment of the entire unpaid principal due under the Note. A payment of only part of the unpaid principal is known as a "partial prepayment."

If, within the 3 -year period beginning with the date Borrower executes the Note (the "Penalty Period"), Borrower makes a full prepayment, or partial prepayment in any twelve (12)-month period that exceeds 20% of the original principal loan amount, Borrower will pay a prepayment charge as consideration for the Note Holder's acceptance of such prepayment. The prepayment charge will equal the amount of interest that would accrue during a six (6)-month period on the amount prepaid that exceeds 20% of the original principal balance of the Note, calculated at the rate of interest in effect under the terms of the Note at the time of the prepayment, unless otherwise prohibited by applicable law or regulation. No prepayment charge will be assessed for any prepayment occurring after the Penalty Period.

Notwithstanding the foregoing, in the event of a full prepayment concurrent with a bona fide sale of the Property to an unrelated third party after the first 0 year(s) of the term of the Note, no prepayment penalty will be assessed. In that event, Borrower agrees to provide the Note Holder with evidence acceptable to the Note Holder of such sale.

By signing below, Borrower accepts and agrees to the terms and covenants contained in this Prepayment Rider.


Borrower ROSENA ZIDOR (Seal)

Borrower (Seal)

Borrower (Seal)

Borrower (Seal)

3
Prepared by and Return to:
Morris, Hardwick, Schneider
1303 Hightower Trail, Suite 315
Sandy Springs, GA 30350
File/Loan Number: 770803788

2604-10

Assignment of Mortgage

Assignor: Mortgage Electronic Registration Systems Inc., as nominee for LEHMAN BROTHERS BANK, FSB, whose address is c/o CitiMortgage, Inc., 1000 Technology Dr., O'Fallon, MO 63368

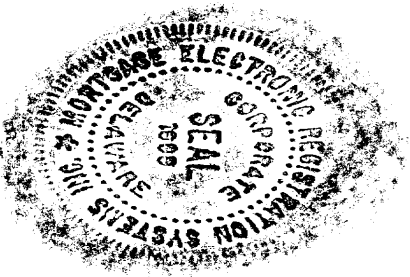
Assignee: CitiMortgage, Inc., whose address is 1000 Technology Dr., O'Fallon, MO 63368

For Valuable Consideration the receipt of which is hereby acknowledged, the Assignor hereby assigns and transfers the following described Mortgage unto the Assignee:

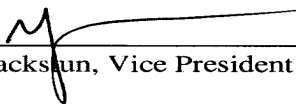
Mortgage from ROSENA ZIDOR to Mortgage Electronic Registration Systems Inc., as nominee for LEHMAN BROTHERS BANK, FSB, dated JUNE 29, 2006, recorded among the Land Records of BROWARD County, Florida in Book 42365, Page 1504, as Instrument # 106236548 in the original principle amount of \$116,000.00

Property Address: 6921 ENVIRON BLVD. 6-P, LAUDERHILL, FL 33319

Witness this 5/13/10.



Mortgage Electronic Registration Systems Inc., as nominee for LEHMAN BROTHERS BANK, FSB


Nate Blackston, Vice President

This is an attempt to collect a debt and any information obtained may be used for that purpose

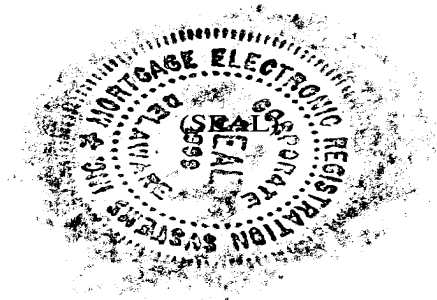
State: MISSOURI
County: ST. CHARLES

On this 5/13/10, before me, Alex D Crossman, Notary Public personally appeared Nate Blackstun, who proved to me on the bases of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal.

Signature Alex D. Crossman



ALEX D. CROSSMAN
Notary Public - Notary Seal
State of Missouri
St. Charles County
Commission #08672776
My Commission Expires 11/04/2012

This is an attempt to collect a debt and any information obtained may be used for that purpose

W/C Tri County for:
Champagne Title Services, Inc.
1280 S.W. 36th Avenue, Suite 304
Pompano Beach, Florida 33069

Doc 63-3221

Prepared by & return to:
DAVID M. BAUMAN, ESQ.
BAUMAN & KANNER, P.A.
7119 W. BROWARD BLVD
PLANTATION, FL 33317

CONTINUOUS MARRIAGE AFFIDAVIT

STATE OF FLORIDA

COUNTY OF BROWARD

BEFORE ME, the undersigned authority, personally appeared **KHEMRAJ RAMNATH**, who, being duly sworn by me, depose and state:

1. That Affiants are residents of BROWARD County, FLORIDA, residing at 6911 ENVIRON BLVD, #6-L, LAUDERHILL, FLORIDA 33319.
2. That Affiants were married to each other on the [REDACTED], and have remained continuously married to each other through the date of certain Quit Claim Deed dated July 8th, 2003, recorded in O.R. Book 35717, Page 1489.
3. Affiants give this affidavit to induce CHAMPAGNE TITLE SERVICES, INC. and AMERICAN PIONEER TITLE INSURANCE COMPANY to issue title insurance on the property legally described as:

**UNIT 6-P, CONDOMINIUM 9-C, OF ENVIRON I, A CONDOMINIUM
ACCORDING TO THE DECLARATION OF CONDOMINIUM RECORDED
IN OFFICIAL RECORDS BOOK 5157, PAGE 197, AND AMENDMENTS
THERETO, OF THE PUBLIC RECORDS OF BROWARD COUNTY,
FLORIDA.**

A.K.A 6921 ENVIRON BLVD, #6-P, LAUDERHILL, FLORIDA 33319

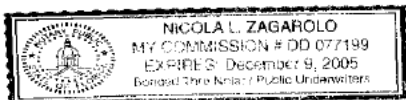
4. FURTHER AFFIANTS SAYETH NAUGHT.

Khemraj Ramnath
KHEMRAJ RAMNATH

SWORN TO AND SUBSCRIBED before me this 30 day of December A.D., 2003.
FORM OF IDENTIFICATION: *David Hunt*

My commission expires: 12/9/05

Nicola L. Zagaro
Notary Public
(Seal)



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

DATE: March 1st, 2021

PROPERTY ID # 494122-AA-1050 (TD # 46162)

WARNING

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

ENVIRON CONDO I ASSN INC
% STRALEY & OTTO PA
2699 STIRLING RD SUITE C-207
FORT LAUDERDALE, FL 33312

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 6921 ENVIRON BOULEVARD #6P, LAUDERHILL, FL 33319 IS BEING SCHEDULED FOR TAX DEED AUCTION. ONCE THE PROPERTY IS SOLD, UNPAID TAXES CAN NO LONGER BE REDEEMED. OTHER TAX YEARS MAY BE OWED BUT NOT INCLUDED IN THE AMOUNT BELOW, PLEASE CALL FOR MORE INFORMATION.

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

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

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

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

* Estimated Amount due if paid by March 31, 2021\$8,484.41

Or

* Estimated Amount due if paid by April 20, 2021\$8,588.88

THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON April 21, 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

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

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6921 ENVIRON BLVD #6P
LAUDERHILL, FL 33319

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ENVIRON CONDOMINIUM I ASSOCIATION, INC.
6901 ENVIRON BLVD # 1-F
LAUDERHILL, FL 33319

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

DATE: March 1st, 2021
PROPERTY ID # 494122-AA-1050 (TD # 46162)

WARNING

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CITIMORTGAGE, INC.
1000 TECHNOLOGY DR
O'FALLON, MO 63368

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

DATE: March 1st, 2021

PROPERTY ID # 494122-AA-1050 (TD # 46162)

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CITIMORTGAGE, INC. TAX AND REPORTING
PO BOX 30509
TAMPA, FL 33630

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

DATE: March 1st, 2021

PROPERTY ID # 494122-AA-1050 (TD # 46162)

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BARBARA HERMAN, REGISTERED AGENT O/B/O ENVIRON CULTURAL CENTER, INC.
3800 ENVIRON BLVD.
LAUDERHILL, FL 33319

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

DATE: March 1st, 2021

PROPERTY ID # 494122-AA-1050 (TD # 46162)

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BECKER & POLIAKOFF, REGISTERED AGENT O/B/O ENVIRON CONDOMINIUM I
ASSOCIATION, INC.
1 EAST BROWARD BLVD., SUITE 1800
FORT LAUDERDALE, FL 33301

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Or

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THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON April 21, 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

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

DATE: March 1st, 2021

PROPERTY ID # 494122-AA-1050 (TD # 46162)

WARNING

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

C T CORPORATION SYSTEM, REGISTERED AGENT O/B/O CITIMORTGAGE, INC.
1200 SOUTH PINE ISLAND ROAD
PLANTATION, FL 33324

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 6921 ENVIRON BOULEVARD #6P, LAUDERHILL, FL 33319 IS BEING SCHEDULED FOR TAX DEED AUCTION. ONCE THE PROPERTY IS SOLD, UNPAID TAXES CAN NO LONGER BE REDEEMED. OTHER TAX YEARS MAY BE OWED BUT NOT INCLUDED IN THE AMOUNT BELOW, PLEASE CALL FOR MORE INFORMATION.

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

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

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

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

* Estimated Amount due if paid by March 31, 2021\$8,484.41
Or
* Estimated Amount due if paid by April 20, 2021\$8,588.88

THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON April 21, 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**

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

DATE: March 1st, 2021

PROPERTY ID # 494122-AA-1050 (TD # 46162)

WARNING

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

STRALEY & OTTO, P.A., REGISTERED AGENT O/B/O ENVIRON CONDOMINIUM I
ASSOCIATION, INC.
699 STIRLING ROAD C-207
FORT LAUDERDALE, FL 33312

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 6921 ENVIRON BOULEVARD #6P, LAUDERHILL, FL 33319 IS BEING SCHEDULED FOR TAX DEED AUCTION. ONCE THE PROPERTY IS SOLD, UNPAID TAXES CAN NO LONGER BE REDEEMED. OTHER TAX YEARS MAY BE OWED BUT NOT INCLUDED IN THE AMOUNT BELOW, PLEASE CALL FOR MORE INFORMATION.

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Or

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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: March 1st, 2021

PROPERTY ID # 494122-AA-1050 (TD # 46162)

WARNING

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

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

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 6921 ENVIRON BOULEVARD #6P, LAUDERHILL, FL 33319 IS BEING SCHEDULED FOR TAX DEED AUCTION. ONCE THE PROPERTY IS SOLD, UNPAID TAXES CAN NO LONGER BE REDEEMED. OTHER TAX YEARS MAY BE OWED BUT NOT INCLUDED IN THE AMOUNT BELOW, PLEASE CALL FOR MORE INFORMATION.

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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: March 1st, 2021

PROPERTY ID # 494122-AA-1050 (TD # 46162)

WARNING

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

ENVIRON CULTURAL CENTER, INC.
3800 ENVIRON BLVD.
LAUDERHILL, FL 33319

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 6921 ENVIRON BOULEVARD #6P, LAUDERHILL, FL 33319 IS BEING SCHEDULED FOR TAX DEED AUCTION. ONCE THE PROPERTY IS SOLD, UNPAID TAXES CAN NO LONGER BE REDEEMED. OTHER TAX YEARS MAY BE OWED BUT NOT INCLUDED IN THE AMOUNT BELOW, PLEASE CALL FOR MORE INFORMATION.

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www.broward.org/recordstaxestreasury**

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

DATE: March 1st, 2021

PROPERTY ID # 494122-AA-1050 (TD # 46162)

WARNING

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

LEHMAN BROTHERS BANK, FSB
327 INVERNESS DRIVE NORTH SOUTH
ENGLEWOOD, CO 80112

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www.broward.org/recordstaxestreasury**

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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
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Postage

\$

Total Postage and

\$

Sent To

Street and Apt. No.

City, State, ZIP+4

TD 46162 APRIL 2021 WARNING

CITY OF LAUDERHILL

ATTN: ANA SANCHEZ

5581 W OAKLAND PARK BLVD

LAUDERHILL, FL 33313

7020 1290 0001 0515 6528

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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 at

\$

Sent To

Street and Apt. N

City, State, ZIP+4

TD 46162 APRIL 2021 WARNING
ENVIRON CONDO I ASSN INC
% STRALEY & OTTO PA
6921 ENVIRON BLVD #6P
LAUDERHILL, FL 33319

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

See Reverse for Instructions

7020 1290 0001 0515 6535

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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 \$

Postage

\$

Total Postage and

\$

Sent To

Street and Apt. N

City, State, ZIP+4

Postmark
Here

TD 46162 APRIL 2021 WARNING
ENVIRON CONDO I ASSN INC
% STRALEY & OTTO PA
2699 STIRLING RD SUITE C-207
FORT LAUDERDALE, FL 33312

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

See Reverse for Instructions

7020 1290 0001 0515 6542

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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 in

\$

TD 46162 APRIL 2021 WARNING

Sent To

ENVIRON CONDOMINIUM I ASSOCIATION, INC.

Street and Apt. #

6901 ENVIRON BLVD # 1-F

City, State, ZIP+

LAUDERHILL, FL 33319

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

See Reverse for Instructions

7020 1290 0001 0515 6559

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

TD 46162 APRIL 2021 WARNING
BECKER & POLIAKOFF, REGISTERED
AGENT O/B/O ENVIRON CONDOMINIUM I
ASSOCIATION, INC.
1 EAST BROWARD BLVD., SUITE 1800
FORT LAUDERDALE, FL 33301

7020 1290 0001 0515 6566

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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. N

City, State, ZIP+4

TD 46162 APRIL 2021 WARNING
ENVIRON CULTURAL CENTER, INC.
3800 ENVIRON BLVD.
LAUDERHILL, FL 33319

7020 1290 0001 0515 6573

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OFFICIAL USE

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\$

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 46162 APRIL 2021 WARNING

BARBARA HERMAN, REGISTERED AGENT
O/B/O ENVIRON CULTURAL CENTER, INC.
3800 ENVIRON BLVD.
LAUDERHILL, FL 33319

0859 5T50 1000 0650 0207
7020 1290 0001 0515 6580

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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 \$ _____

Postage

\$

Total Postage and

\$

Sent To

Street and Apt. No

City, State, ZIP+4[®]

Postmark
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TD 46162 APRIL 2021 WARNING
LEHMAN BROTHERS BANK, FSB
327 INVERNESS DRIVE NORTH SOUTH
ENGLEWOOD, CO 80112

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

See Reverse for Instructions

7020 1290 0001 0515 6597

U.S. Postal ServiceTM
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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. N
City, State, ZIP+

TD 46162 APRIL 2021 WARNING
CITIMORTGAGE, INC.
TAX AND REPORTING
PO BOX 30509
TAMPA, FL 33630

7020 1290 0001 0515 6603

U.S. Postal ServiceTM
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Certified Mail Fee

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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 46162 APRIL 2021 WARNING

C T CORPORATION SYSTEM, REGISTERED
AGENT O/B/O CITIMORTGAGE, INC.
1200 SOUTH PINE ISLAND ROAD
PLANTATION, FL 33324

7020 1290 0001 0515 6610

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 | \$ | |

Postage

\$

Total Postage and

\$

Sent To

Street and Apt. No.

City, State, ZIP+4

Postmark
Here

TD 46162 APRIL 2021 WARNING
CITIMORTGAGE, INC.
1000 TECHNOLOGY DR
O'FALLON, MO 63368

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

See Reverse for Instructions

7020 1290 0001 0515 6627

U.S. Postal ServiceTM
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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 at	
\$	

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

TD 46162 APRIL 2021 WARNING
STRALEY & OTTO, P.A., REGISTERED AGENT
O/B/O ENVIRON CONDOMINIUM I
ASSOCIATION, INC.
699 STIRLING ROAD C-207
FORT LAUDERDALE, FL 33312

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 46162 APRIL 2021 WARNING
ENVIRON CONDOMINIUM I ASSOCIATION, INC.
6908 ENVIRON BLVD # 1-F
LAUDERHILL, FL 33319



9590 9402 6339 0296 9479 10

7020 1290 0001 0515 6542

PS Form 3811, July 2020 PSN 7530-02-000-9053

COMPLETE THIS SECTION ON DELIVERY

A. Signature

xw Rte 1927 C-19

☒ Agent☐ Addressee

B. Received by (Printed Name)

Mauricio

C. Date of Delivery

3/22/21

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

Delivery Restricted Delivery

☐ Priority Mail Express®☐ Registered Mail™☐ Registered Mail Restricted Delivery☐ Signature Confirmation™☐ Signature Confirmation Restricted Delivery☐ Restricted Delivery (over \$500)

03125121 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 46162 APRIL 2021 WARNING
STRALEY & OTTO, P.A., REGISTERED AGENT
O/B/O ENVIRON CONDOMINIUM I
ASSOCIATION, INC.
699 STIRLING ROAD C-207
FORT LAUDERDALE, FL 33312



9590 9402 6339 0296 9478 28

2. 7020 1290 0001 0515 6627

PS Form 3811, July 2020 PSN 7530-02-000-9053

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent
☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

3. Service Type

<input type="checkbox"/> Adult Signature	<input type="checkbox"/> Priority Mail Express®
<input type="checkbox"/> Adult Signature Restricted Delivery	<input type="checkbox"/> Registered Mail™
<input type="checkbox"/> Certified Mail®	<input type="checkbox"/> Registered Mail Restricted Delivery
<input type="checkbox"/> Certified Mail Restricted Delivery	<input type="checkbox"/> Signature Confirmation™
<input type="checkbox"/> Collect on Delivery	<input type="checkbox"/> Signature Confirmation Restricted Delivery
<input type="checkbox"/> Delivery Restricted Delivery	

(over \$500) Restricted Delivery

03/25/21 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 46162 APRIL 2021 WARNING
 BARBARA HERMAN, REGISTERED AGENT
 O/B/O ENVIRON CULTURAL CENTER, INC.
 3800 ENVIRON BLVD.
 LAUDERHILL, FL 33319



9590 9402 6339 0296 9478 80

2 7020 1290 0001 0515 6573

COMPLETE THIS SECTION ON DELIVERY

A. Signature

x ~~65~~ CL
☐ Agent
☐ Addressee

B. Received by (Printed Name)

GSC019 #1941

C. Date of Delivery

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

3. Service Type

- | | |
|--|---|
| <input type="checkbox"/> Adult Signature | <input type="checkbox"/> Priority Mail Express® |
| <input type="checkbox"/> Adult Signature Restricted Delivery | <input type="checkbox"/> Registered Mail™ |
| <input type="checkbox"/> Certified Mail® | <input type="checkbox"/> Registered Mail Restricted Delivery |
| <input type="checkbox"/> Certified Mail Restricted Delivery | <input type="checkbox"/> Signature Confirmation™ |
| <input type="checkbox"/> Collect on Delivery | <input type="checkbox"/> Signature Confirmation Restricted Delivery |
| <input type="checkbox"/> Delivery Restricted Delivery | |

☐ Insured mail Restricted Delivery
 (over \$500)

PS Form 3811, July 2020 PSN 7530-02-000-9053

03/25/21 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 46162 APRIL 2021 WARNING
ENVIRON CULTURAL CENTER, INC.
3800 ENVIRON BLVD.
LAUDERHILL, FL 33319



9590 9402 6339 0296 9478 97

7020 1290 0001 0515 6566

PS Form 3811, July 2020 PSN 7530-02-000-9053

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

CL

☐ Agent☐ Addressee

B. Received by (Printed Name)

GS #194 COLS

C. Date of Delivery

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

3. Service Type

- | | |
|--|---|
| <input type="checkbox"/> Adult Signature | <input type="checkbox"/> Priority Mail Express® |
| <input type="checkbox"/> Adult Signature Restricted Delivery | <input type="checkbox"/> Registered Mail™ |
| <input type="checkbox"/> Certified Mail® | <input type="checkbox"/> Registered Mail Restricted Delivery |
| <input type="checkbox"/> Certified Mail Restricted Delivery | <input type="checkbox"/> Signature Confirmation™ |
| <input type="checkbox"/> Collect on Delivery | <input type="checkbox"/> Signature Confirmation Restricted Delivery |
| <input type="checkbox"/> Collect on Delivery Restricted Delivery | |
| <input type="checkbox"/> Insured Mail Restricted Delivery (over \$500) | |

03/25/21 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 46162 APRIL 2021 WARNING
BECKER & POLIAKOFF, REGISTERED
AGENT O/B/O ENVIRON CONDOMINIUM I
ASSOCIATION, INC.
1 EAST BROWARD BLVD., SUITE 1800
FORT LAUDERDALE, FL 33301



9590 9402 6339 0296 9479 03

2. 7020 1290 0001 0515 6559

PS Form 3811, July 2020 PSN 7530-02-000-9053

COMPLETE THIS SECTION ON DELIVERY

A. Signature

x *ERIC W.*☐ Agent☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

3/25/21

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☐ Priority Mail Express®☐ Registered Mail™☐ Registered Mail Restricted Delivery☐ Signature Confirmation™☐ Signature Confirmation Restricted Delivery☐ Restricted Delivery
(over \$500)

03/25/21 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 46162 APRIL 2021 WARNING

C T CORPORATION SYSTEM,
REGISTERED AGENT O/B/O
CITIMORTGAGE, INC.
1200 SOUTH PINE ISLAND ROAD
PLANTATION, FL 33324



9590 9402 6339 0296 9478 59

7020 1290 0001 0515 6603

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

3. Service Type

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

Mail

Mail Restricted Delivery

(over \$500)

☐ Priority Mail Express®☐ Registered Mail™☐ Registered Mail Restricted Delivery☐ 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 46162 APRIL 2021 WARNING
CITY OF LAUDERHILL
ATTN: ANA SANCHEZ
5581 W OAKLAND PARK BLVD
LAUDERHILL, FL 33313



9590 9402 6339 0296 9479 58

7020 1290 0001 0515 6511

COMPLETE THIS SECTION ON DELIVERY

A. Signature

T. Brown

☐ Agent
☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

3/23/20

D. Is delivery address different from item 1?

If YES, enter delivery address below:

☐ Yes
☒ No

X

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"/> Signature Confirmation™ |
| <input type="checkbox"/> Collect on Delivery | <input type="checkbox"/> Signature Confirmation Restricted Delivery |
| <input type="checkbox"/> Delivery Restricted Delivery | |
| <input type="checkbox"/> Restricted Delivery | |

(over \$500)

PS Form 3811, July 2020 PSN 7530-02-000-9053

Domestic Return Receipt

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

TD 46162 APRIL 2021 WARNING
CITIMORTGAGE, INC.
1000 TECHNOLOGY DR
O'FALLON, MO 63368



9590 9402 6339 0296 9478 42

7020 1290 0001 0515 6610

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X *Goodyear*☐ Agent☐ Addressee

B. Received by (Printed Name)

Goodyear

C. Date of Delivery

*3-23-21*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

Restricted Delivery

Restricted Delivery

(over \$500)

☐ Priority Mail Express®☐ Registered Mail™☐ Registered Mail Restricted Delivery☐ Signature Confirmation™☐ Signature Confirmation

Restricted Delivery

PS Form 3811, July 2020 PSN 7530-02-000-9053

Domestic Return Receipt

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

TD 46162 APRIL 2021 WARNING
 CITIMORTGAGE, INC.
 TAX AND REPORTING
 PO BOX 30509
 TAMPA, FL 33630



9590 9402 6339 0296 9478 66

2

7020 1290 0001 0515 6597

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

- ☐ Agent
☐ Addressee

B. Received by (Printed Name)

OSCAR D

C. Date of Delivery

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

3. Service Type

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

Restricted Delivery

(over \$500)

PS Form 3811, July 2020 PSN 7530-02-000-9053

Domestic Return Receipt