

339 SIXTH AVENUE, SUITE 1400 PITTSBURGH, PA 15222

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

E-mail: <u>TitleExpress@grantstreet.com</u>

www.GrantStreet.com

UPDATE REPORT

UPDATE ORDER DATE: 11/16/2020

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

CERTIFICATE # 2017-6482 ACCOUNT # 494126CJ1570 ALTERNATE KEY # 251908 TAX DEED APPLICATION # 46173

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:

Condominium Unit No. 303, Building 8 in BROOKFIELD SQUARE, a Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 8467, Page 600 and rerecorded in Official Records Book 8557, Page 493 and Certificate of Amendment thereto recorded in Official Records Book 8557, Page 487, of the Public Records of Broward County, Florida; together with an undivided interest in the common elements of said Condominium.

PROPERTY ADDRESS: 2800 NW 56 AVENUE #G-303, LAUDERHILL FL 33313

OWNER OF RECORD ON CURRENT TAX ROLL:

VINNETT AYTON 2560 NW 103 AVE APT 406 SUNRISE, FL 33322-6847 (Matches Property Appraiser records.)

APPARENT TITLE HOLDER & ADDRESS OF RECORD:

VINETT FORBES 2800 NW 56 AVENUE, UNIT G303 LAUDERHILL, FL 33313 (Per Deed)

VINNETT AYTON-FORBES NKA VINNETT AYTON

(Per Divorce Judgment. This judgment conveys property. No address found on document.)

(Vinnett Ayton aka Vinette Ayton fka Vinnett Ayton-Forbes aka Vinnett Forbes)

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

MORTGAGE HOLDER OF RECORD:

No new documents found.

LIENHOLDERS AND OTHER INTERESTED PARTIES OF RECORD:

No new documents found.

UPDATE REPORT – CONTINUED

PARCEL IDENTIFICATION NUMBER: 4941 26 CJ 1570

CURRENT ASSESSED VALUE: \$60,810 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. 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	2800 NW 56 AVENUE #G-303, LAUDERHILL FL 33313	ID#	4941 26 CJ 1570
Property Owner	AYTON, VINNETT	Millage	1912
Mailing Address	2560 NW 103 AVE APT 406 SUNRISE FL 33322-6847	Use	04
Abbr Legal Description	BROOKFIELD SQUARE CONDO UNIT 303 BLDG 8 PER AMCI	OO BK/PG:	8557/487

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).

	reduction	for costs of	sale and	other adjustme	nts r	equired by	Sec. 193	.011(8	3).	
			Prope	rty Assessment	Valu	es				
Year	Land	Buildin Improven		Just / Marl Value	Just / Market Value		Assessed / SOH Value		Tax	
2020	\$6,080	\$54,730)	\$60,810		\$3	\$33,160			
2019	\$5,450	\$49,020)	\$54,470		\$3	0,150		\$1,408.06	
2018	\$5,170	\$46,490)	\$51,660		\$2	7,410		\$1,298.55	
		2020 Exemp	tions and	d Taxable Value	s by	Taxing Aut	hority			
		Cou	ınty	School B	oard	Mu	nicipal		Independent	
Just Value)	\$60	810	\$60	,810	\$	60,810		\$60,810	
Portability	1		0		0		0		0	
Assessed	SOH	\$33	160	\$60	,810	\$	\$33,160		\$33,160	
Homestead			0		0		0		0	
Add. Hom	estead		0	0 0			0		0	
Wid/Vet/Di	s		0		0		0		0	
Senior			0	0			0		0	
Exempt Ty	ре		0	0			0		0	
Taxable		\$33	160	\$60,810		\$	\$33,160		\$33,160	
		Sales History				L	and Cal	culatio	ons	
Date	Туре	Price	Bool	k/Page or CIN		Price	Fa	ctor	Туре	
10/2/200	8 DVC-T		4	5746 / 407						
11/30/200	6 QCD	\$100	4	3256 / 831						
9/24/200	4 WD	\$60,000	38	3294 / 1827						
5/30/200	3 WD	\$47,000	35	5317 / 1497						
2/1/1980	2/1/1980 WD \$37,000 8		3711 / 976		Adj. I	Adj. Bldg. S.F.		878		
					<u> </u>	Units/E	Beds/Bat	hs	1/2/1	
						Eff./Ac	t. Year B	uilt: 1	980/1979	

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

PROPERTY INFORMATION REPORT

ORDER DATE: 08/28/2020

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

CERTIFICATE # 2017-6482 ACCOUNT # 494126CJ1570 ALTERNATE KEY # 251908 TAX DEED APPLICATION # 46173

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:

Condominium Unit No. 303, Building 8 in BROOKFIELD SQUARE, a Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 8467, Page 600 and rerecorded in Official Records Book 8557, Page 493 and Certificate of Amendment thereto recorded in Official Records Book 8557, Page 487, of the Public Records of Broward County, Florida; together with an undivided interest in the common elements of said Condominium.

PROPERTY ADDRESS: 2800 NW 56 AVENUE #G-303, LAUDERHILL FL 33313

OWNER OF RECORD ON CURRENT TAX ROLL:

VINNETT AYTON 2560 NW 103 AVE APT 406 SUNRISE, FL 33322-6847 (Matches Property Appraiser records.)

APPARENT TITLE HOLDER & ADDRESS OF RECORD:

VINETT FORBES OR: 43256, Page: 831 2800 NW 56 AVENUE, UNIT G303 LAUDERHILL, FL 33313 (Per Deed)

VINNETT AYTON-FORBES NKA VINNETT AYTON OR: 45746, Page: 407 (Per Divorce Judgment. This judgment conveys property. No address found on document.)

(Vinnett Ayton aka Vinette Ayton fka Vinnett Ayton-Forbes aka Vinnett Forbes)

MORTGAGE HOLDER OF RECORD:

RESMAE MORTGAGE CORPORATION OR: 43256, Page: 832 6 POINTE DRIVE OR: 43256, Page: 857 BREA, CA 92821

(Per Mortgages)

BRIDGEFIELD MORTGAGE CORPORATION
131 S. DEARBORN STREET
CHICAGO, IL 60603 (Per Sunbiz. No Registered Agent listed.)

(Bridgefield Mortgage Corporation fka Resmae Mortgage Corporation)

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. P.O. BOX 2026 FLINT, MI 48501-2026 (Per Mortgages in 43256-832 and 43256-857.)

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. 1818 LIBRARY ST, STE 300 RESTON, VA 20190 (Per Sunbiz)

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

LIENHOLDERS AND OTHER INTERESTED PARTIES OF RECORD:

SUNSHINE STATE CERTIFICATES VII, LLLP 7900 MIAMI LAKES DRIVE WEST MIAMI LAKES, FL 33016 (Tax Deed Applicant)

BROOKFIELD SQUARE CONDOMINIUM REGISTERED AGENT O/B/O BROOKFIELD SQUARE CONDOMINIUM ASSOCIATION, INC. 2800 NW 56TH AVE. C-205 LAUDERHILL, FL 33313 (Per Sunbiz. Declaration recorded in 8467-600.)

FABIAN FORBES 2800 NW 56TH AVE #303 LAUDERHILL, FL 33313 (Per Mortgages in 43256-832 and 43256-857. Additional Mortgagor.)

PROPERTY INFORMATION REPORT - CONTINUED

PARCEL IDENTIFICATION NUMBER: 4941 26 CJ 1570

CURRENT ASSESSED VALUE: \$54,470 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:

Warranty Deed OR: 8711, Page: 976

Death Certificate OR: 11037, Page: 534

(Best image available)

Warranty Deed OR: 35317, Page: 1497

Warranty Deed OR: 38294, Page: 1827

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	2800 NW 56 AVENUE #G-303, LAUDERHILL FL 33313	ID#	4941 26 CJ 1570
Property Owner	AYTON, VINNETT	Millage	1912
Mailing Address	2560 NW 103 AVE APT 406 SUNRISE FL 33322-6847	Use	04
Abbr Legal Description	BROOKFIELD SQUARE CONDO UNIT 303 BLDG 8		

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).

	r	educti	on for	costs	of sa	ale and	other adjus	tmen	ts re	quired by	Sec. 19	3.011(8).		
						Proper	ty Assessm	ent \	/alue	s				
Year	La	and		Building / Improvement			Just / Market Value		Assessed / SOH Value			Tax		
2019	\$5,	450		\$49	,020		\$54,·	470		\$30	0,150			
2018	\$5,	170	Ī	\$46	,490		\$51,	660		\$27	7,410		\$1,298.55	
2017	\$4,	310		\$38	,750		\$43,	060		\$24	1,920		\$1,17	72.32
			20	19 Exe	mpti	ons and	l Taxable Va	lues	by T	axing Autl	nority			
					Cour	nty	Schoo	ol Bo	ard	Mu	nicipal		Inde	ependent
Just Valu	ie				\$54,4	70		\$54,	470	\$	54,470			\$54,470
Portabilit	ty					0			0		0			0
Assesse	d/SOH				\$30,1	50		\$54,·	470	\$	30,150			\$30,150
Homeste	ad					0			0		0	(0
Add. Hon	nestea	ad				0	0		0			0		
Wid/Vet/[Dis				0		0		0			0		
Senior						0	0		0				0	
Exempt 1	Гуре					0			0		0			0
Taxable					\$30,1	50	\$54,470 \$30,150				\$30,150			
			Sal	es Hist	ory					L	and Ca	Iculation	IS	
Date		Тур	е	Price	9	Book	/Page or CI	N		Price Fa		actor Ty		Туре
10/2/20	08	DVC-	Т			45	5746 / 407							
11/30/20	006	QCE)	\$100		43	3256 / 831							
9/24/20	04	WD		\$60,00	0	38	294 / 1827							
5/30/20	03	WD		\$47,00	0	35	317 / 1497						┸	
2/1/1980 WD			\$37,00	0	8	711 / 976			Adj. Bldg. S.F.			┸	878	
								Units/B	eds/Ba	ths		1/2/1		
										Eff./Ac	t. Year	Built: 19	80/19	79
						Spe	cial Assess	men	ts					
Fire	Ga	arb	Lig	ght	D	rain	Impr	S	afe	Stor	m	Clean		Misc
19													\Box	
R	ĺ						ĺ			i i				

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

CERTIFICATE OF MAILING NOTICES

Tax Deed #46173

STATE OF FLORIDA **COUNTY OF BROWARD**

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

CITY OF LAUDERHILL ATTN: ANA SANCHEZ 5581 W OAKLAND PARK BLVD LAUDERHILL, FL 33313	AYTON,VINNETT 2800 NW 56 AVE #G-303 LAUDERHILL, FL 33313	AYTON, VINNETT 2560 NW 103 AVE APT 406 SUNRISE, FL 33322-6847	VINETT FORBES 2800 NW 56 AVENUE, UNIT G303 LAUDERHILL, FL 33313
FABIAN FORBES 2800 NW 56TH AVE #303 LAUDERHILL, FL 33313	BRIDGEFIELD MORTGAGE CORPORATION 131 S. DEARBORN STREET CHICAGO, IL 60603	BROOKFIELD SQUARE CONDOMINIUM REGISTERED AGENT O/B/O BROOKFIELD SQUARE CONDOMINIUM ASSOCIATION, INC. 2800 NW 56TH AVE. C-205 LAUDERHILL, FL 33313	RESMAE MORTGAGE CORPORATION 6 POINTE DRIVE BREA, CA 92821
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. P.O. BOX 2026 FLINT, MI 48501-2026	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. 1818 LIBRARY ST, STE 300 RESTON, VA 20190	C T CORPORATION SYSTEM, REGISTERED AGENT O/B/O MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. 1200 SOUTH PINE ISLAND ROAD PLANTATION, FL 33324	

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

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

GIVEN UNDER MY HAND AND OFFICIAL SEAL, this 1st day of February 2021 in compliance with section 197.522 Florida Statutes, 1995, as amended by Chapter 95-147 Senate Bill No. 596, Laws of Florida 1995.

SEAL Bertha Henry

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

Deputy Juliette M. Aikman



Broward County, Florida Broward County Commission

INSTR # 116915589 Recorded 12/09/20 at 02:42 PM 1 Page(s)

RECORDS, TAXES & TREASURY DIVISION/TAX DEED SECTION NOTICE OF APPLICATION FOR TAX DEED NUMBER 46173

NOTICE is hereby given that the holder of the following certificate has filed said certificate for a tax deed to be issued thereon. The certificate number and year of issuance, the description of the property, and the name in which it was assessed are as follows:

Property ID:

494126-CJ-1570

Certificate Number:

6482

Date of Issuance:

05/24/2018

Certificate Holder:

SUNSHINE STATE CERTIFICATES VII, LLLP

Description of Property:

BROOKFIELD SQUARE CONDO

UNIT 303 BLDG B

PER AMCDO BK/PG: 8557/487

Name in which assessed: AYTON, VINNETT

Legal Titleholders:

AYTON, VINNETT

2560 NW 103 AVE APT 406 SUNRISE, FL 33322-6847

All of said property being in the Courty 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 Mairch , 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 1st day of December 2020.

Bertha Henry

County Administrator

RECORDS, TAXES, AND TREASURY IDIVISION

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 axess.

Publish:

DAILY BUSINESS LEVIEW

Issues:

02/11/2021, 02/18/202, 022/25/2021 & 03/04/2021

Minimum Bid: 6941.03

401-314

Broward County, Florida

RECORDS, TAXES & TREASURY DIVISION/TAX DEED SECTION NOTICE OF APPLICATION FOR TAX DEED NUMBER 46173

NOTICE is hereby given that the holder of the following certificate has filed said certificate for a tax deed to be issued thereon. The certificate number and year of issuance, the description of the property, and the name in which it was assessed are as follows:

Property ID: 494126-CJ-1570

Certificate Number: 6482
Date of Issuance: 05/24/2018

Certificate Holder: SUNSHINE STATE CERTIFICATES VII, LLLP

Description of Property: BROOKFIELD SQUARE CONDO

UNIT 303 BLDG 8

PER AMCDO BK/PG: 8557/487

Name in which assessed: AYTON, VINNETT Legal Titleholders: AYTON, VINNETT

2560 NW 103 AVE APT 406 SUNRISE, FL 33322-6847

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

Dated this 8th 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: 7318.03



Department of State / Division of Corporations / Search Records / Search by Entity Name /

Detail by Entity Name

Florida Not For Profit Corporation

BROOKFIELD SQUARE CONDOMINIUM ASSOCIATION, INC.

Filing Information

Document Number 748132

FEI/EIN Number 59-1971574

Date Filed 07/19/1979

State FL

Status ACTIVE

Last Event CANCEL ADM DISS/REV

Event Date Filed 12/04/2009

Event Effective Date NONE

Principal Address

2800 N.W. 56TH AVE.

C-205

LAUDERHILL, FL 33313

Changed: 03/12/2002

Mailing Address

2800 NW 56th Ave

C-205

LAUDERHILL, FL 33313

Changed: 08/13/2013

Registered Agent Name & Address

BROOKFIELD SQUARE CONDOMINIUM

2800 NW 56th AVe.

C-205

LAUDERHILL, FL 33313

Name Changed: 08/13/2013

Address Changed: 08/13/2013

Officer/Director Detail

Name & Address

Title PD

RHODEN, NORMA 2800 NW 56th Ave C-205 LAUDERHILL, FL 33313

Title VP

FALCONER, LISSA 2800 NW 56th Ave C-205 LAUDERHILL, FL 33313

Title Director

Max Tonconogy 2800 NW 56th Ave C-205 LAUDERHILL, FL 33313

Title Secretary

Douglas, Kereen 2800 N.W. 56TH AVE. C-205 LAUDERHILL, FL 33313

Title Treasurer

Monestime, Deana 2800 N.W. 56TH AVE. C-205 LAUDERHILL, FL 33313

Annual Reports

Report Year	Filed Date
2018	04/04/2018
2019	04/18/2019
2020	03/18/2020

Document Images

03/18/2020 ANNUAL REPORT	View image in PDF format
04/18/2019 ANNUAL REPORT	View image in PDF format
04/04/2018 ANNUAL REPORT	View image in PDF format
03/27/2017 ANNUAL REPORT	View image in PDF format
04/14/2016 ANNUAL REPORT	View image in PDF format
04/20/2015 ANNUAL REPORT	View image in PDF format
03/31/2014 ANNUAL REPORT	View image in PDF format
08/13/2013 AMENDED ANNUAL REPORT	View image in PDF format
02/20/2013 ANNUAL REPORT	View image in PDF format
02/21/2012 ANNUAL REPORT	View image in PDF format
04/24/2011 ANNUAL REPORT	View image in PDF format
05/04/2010 ANNUAL REPORT	View image in PDF format
12/04/2009 REINSTATEMENT	View image in PDF format
01/08/2009 Amendment	View image in PDF format

09/05/2008 Reg. Agent Change	View image in PDF format
03/28/2008 ANNUAL REPORT	View image in PDF format
01/07/2008 Off/Dir Resignation	View image in PDF format
10/15/2007 Reg. Agent Change	View image in PDF format
09/24/2007 Amendment	View image in PDF format
02/26/2007 ANNUAL REPORT	View image in PDF format
03/07/2006 REINSTATEMENT	View image in PDF format
02/18/2004 ANNUAL REPORT	View image in PDF format
04/07/2003 ANNUAL REPORT	View image in PDF format
03/12/2002 ANNUAL REPORT	View image in PDF format
09/26/2001 REINSTATEMENT	View image in PDF format
03/08/1999 ANNUAL REPORT	View image in PDF format
03/19/1998 ANNUAL REPORT	View image in PDF format
02/12/1997 ANNUAL REPORT	View image in PDF format
09/27/1996 ANNUAL REPORT	View image in PDF format
05/01/1995 ANNUAL REPORT	View image in PDF format

STATE OF FLORIDA DEPARTMENT OF REVENUE TALLAHASSEE, FLORIDA 32301



RANDY MILLER

NONTAXABLE CERTIFICATE AND RECEIPT FOR ESTATE TAX

EXECL	ITIVE DIRECTOR			
'۔: 01	Martha Hurwitz, PR	HE The Estate of	urwitz, Frances	
:	2800 NW 56th Ave., Apt. G 303	SOCIAL SECURITY NO		
	Lauderhill, FL 33313	DATE OF DEATH		
	manufactures of the control of the c	RESIDENT OF	Broward	COUNTY,
		STATE OF	Florida	
		DATE	7-19-83	;
				•

F 95531

THIS IS TO CERTIFY, That in accordance with the provisions of Chapter 198, Florida Statutes, there has been filed with this office a sworn report or return for Estate Taxes as required by law and on the basis thereof it has been ascertained the above estate is not subject to the Florida Estate Tax. The issuance of this certificate, however, shall not preclude the assessment and collection of Estate Taxes subsequently determined to be due the State of Florida.

If proof of non liability by the above estate for the Florida Estate Tax is required by any person this Certificate may be exhibited as evidence of such non liability.

Given in quadruplicate under my hand and the seal of the State of Florida.

Executive Director

Department of Revenue

Not valid without seal affixed.

REE 11037 PG 535

Detail by Entity Name

Designation of Agent

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Filing Information

 Document Number
 Q01000000073

 FEI/EIN Number
 54-1927784

 Date Filed
 08/13/2001

State DE Status ACTIVE

Principal Address

1818 LIBRARY ST, STE 300 RESTON, VA 20190

Changed: 05/27/2008

Mailing Address

1818 LIBRARY ST, STE 300 RESTON, VA 20190

Changed: 05/27/2008

Registered Agent Name & Address
C T CORPORATION SYSTEM
1200 SOUTH PINE ISLAND ROAD
PLANTATION, FL 33324

Name Changed: 12/01/2010

Address Changed: 12/01/2010

Officer/Director Detail

NONE

Annual Reports

No Annual Reports Filed

Document Images

12/01/2010 Reg. Agent Change	View image in PDF format
02/17/2009 Reg. Agent Change	View image in PDF format
03/26/2008 Reg. Agent Change	View image in PDF format
08/13/2001 Designation of Agent	View image in PDF format



Department of State / Division of Corporations / Search Records / Search by Entity Name /

Detail by Entity Name

Foreign Profit Corporation
BRIDGEFIELD MORTGAGE CORPORATION

Filing Information

 Document Number
 F03000006322

 FEI/EIN Number
 42-2034483

 Date Filed
 12/15/2003

State DE

Status INACTIVE

Last Event WITHDRAWAL
Event Date Filed 03/08/2011

Event Effective Date NONE

Principal Address

131 S. DEARBORN STREET CHICAGO, IL 60603

Changed: 03/08/2011

Mailing Address

131 S. DEARBORN STREET CHICAGO, IL 60603

Changed: 03/08/2011

Registered Agent Name & Address

NONE

Officer/Director Detail

Name & Address

Title PD

BOESTER, GREGORY 7101 COLLEGE BLVD, STE 1400 OVERLAND, KS 66210

Title EVP

MILLER, CHRISTOPHER 7101 COLLEGE BLVD, STE 1400 OVERLAND, KS 66210

Title SD

MAZZELLA, RICHARD 7101 COLLEGE BLVD, STE 1400 OVERLAND, KS 66210

Title VP

SMOLEK, JENNIFER 7101 COLLEGE BLVD, STE 1400 OVERLAND, KS 66210

Annual Reports

Report Year	Filed Date
2008	03/31/2008
2009	03/19/2009
2010	03/25/2010

Document Images

03/08/2011 Withdrawal	View image in PDF format
03/25/2010 ANNUAL REPORT	View image in PDF format
02/16/2010 Name Change	View image in PDF format
03/19/2009 ANNUAL REPORT	View image in PDF format
03/31/2008 ANNUAL REPORT	View image in PDF format
01/23/2008 Reg. Agent Change	View image in PDF format
04/27/2007 ANNUAL REPORT	View image in PDF format
01/17/2006 ANNUAL REPORT	View image in PDF format
01/20/2005 ANNUAL REPORT	View image in PDF format
03/22/2004 ANNUAL REPORT	View image in PDF format
12/15/2003 Foreign Profit	View image in PDF format



Department of State / Division of Corporations / Search Records / Return to Detail Screen /

Return to Detail Screen

Events

BRIDGEFIELD MORTGAGE CORPORATION

Document NumberF0300006322Date Filed12/15/2003Effective DateNoneStatusInactive

Event Type Filed Date Effective Date Description

WITHDRAWAL 03/08/2011

NAME CHANGE AMENDMENT 02/16/2010 OLD NAME WAS : RESMAE MORTGAGE

CORPORATION

Return to Detail Screen

Florida Department of State, Division of Corporations

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W.J.W.

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an X <u>កែណេះទីន</u>្រល់ WARRANTY DEED, made this 31 day of February , 1980, between LAURTAM REALTY ASSOCIATES, a General Partnership, hereinafter referred to as "Grantor", and FRANCES HURWITZ, a single woman and MARTHA HURWITZ, a single woman, joint tenants with right of survivorwhose Post Office address is: 2800 N.W. 56 Avenue, Apt. 303-8 Lauderhill, Florida 33313 hereinafter referred to as "Grantee".

WITNESSETH:

That the Grantor, for and in consideration of the sum of TEN AND NO/100 (\$10.00) DOLLARS and other good and valuable consideration to it in hand paid by the Grantee, the receipt of which is hereby acknowledged, has granted, bargained and sold to the Grantee, their heirs and assigns forever, the following described property lying and being in BROWARD COUNTY, FLORIDA, to-wit:

> NIUM UNIT NO. 303 , BUILDING , BROOKFIELD SQUARE, according CONDOMINIUM UNIT NO. 303 to the Declaration of Condominium thereof as recorded in Official Records Book 8467 at Page 600 and rerecorded in Official Records Book 8557 at Page 493, and Certificate of Amendment thereto re-corded in Official Records Book 8557 at Page 487, all of the Public Records of Broward County, Florida, together with an undivided interest in the common elements of said Condominium.

This conveyance is subject to the following:

- Real estate taxes for the current year and all subse-
- quent years.
 Conditions, restrictions, limitations and easements
 of record, if any.
- The terms and conditions of the Declaration of Condominium of Brookfield Square and each and every exhibit attached thereto.
- Zoning ordinances of the City of Lauderhill, Broward County, Florida.

The Grantor does hereby full warrant title to the aforesaid condominium unit and will defend the same against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF, the Grantor has caused these presents to be executed the day and year first above written.

Signed, sealed and delivered in the presence of:

LAURTAM REALTY ASSOCIATES. a General Partnership

GEORGE GREEN, PARTNER

STATE OF FLORIDA

COUNTY OF DADE

The FOREGOING INSTRUMENT was acknowledged before me by GEORGE GREEN as Partner of LAURTAM REALTY ASSOCIATES, a General Partnership this 31 day of January __, 19<u>80·</u>,

WITNESS my hand and official goal in the County and State last aforesaid.

This instrument prepared by: RICHARD H. BRESLOW, ESQUIRE WALLACE & BRESLOW 2138 Biscayne Boulevard Miami, Florida 33137

Mesone L1-6,2-6 NOTARY PUBLIC, STATE OF FLORIDA

My commission with guaran sounds of LARGE My Commission with Several Advance of LARGE My Commission with Several Several Advance of LARGE MY COmmission with Several Advance of LARGE MY COMMISSION WITH SEVERAL PROPERTY OF LARGE O Zão

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ACKNOWLEDGMENT AND ACCEPTANCE BY GRANTEE

GRANTEE, by acceptance and execution of this Beed, acknowledges that this conveyance is subject in every respect to the Declaration of Condominium and Exhibits attached thereto, including but not limited to (whether the same are attached to the Declaration or referred to therein), the By-Laws and Rules and Regulations of the Corporation, and all Amendments, if any, to the aforesaid Declaration of Condominium and Exhibits; and Grantee further acknowledges the reading of and the examination of said Declaration (referred to on the first page of this Deed), and said Exhibits; and acknowledges that each and every provision of the foregoing is essential to the successful operation and management of said Condominium property in the best interest and for the benefit of all owners therein. Grantee, for themselves, their successors and assigns, covenant and agree to abide by each and every provision of the said Declaration of Condominium, and Exhibits attached thereto, and agrees that he has encumbered and impressed a lien upon the Condominium parcel being conveyed by this Deed for the Grantee's obligation for his pro rata share of the common expenses of the Condominium. Grantee hereby confirms that acceptance of this Deed by Grantee is deemed full performance and discharge of every agreement, obligation and representation made on the part of the Grantor in the Purchase and Sale Agreement and the Declaration of Condominium and the Exhibits attached thereto, and the only agreements, obligations or representations which shall survive the delivery and acceptance of this Deed are those made in the Declaration of Condominium and attached Dahibits, and in this Deed.

IN WITNESS WHEREOF, Grantee (s) have hereunto set their hands and seals this 31 day of January $^{\prime}$, 19 80 .

Tidi is tild settes tiles 34 day of 35	
Eigned, scaled and delivered in the presence of: Betty Cholat [14] 11 11 11/10.	FRANCES HURWITZ, a single woman MARTHA HURWITZ, a single woman joint tenants with right of survivor- ship.
STATE OF FLORIDA)	
COUNTY OF BROWARD) I HEREDY CERTIFY that FRANCES MARTHA HURWITZ, a single woman ack executed the above and foregoing Ac Grantee, this 31 day of January	knowledgment and Acceptance by
	NOTARY PUBLIC SECONDE O IN THE OFFICIAL RECORDS 8000
My commission expires:	SECONDED IN THE OFFEIAL RECORDS SOON OF GROWARD COUNTY, FEDERAL

GRAHAM W. WATT

NOTABLE INTRICAL AT LANCE AND LANCE (SEAL)

NOTARY PUBLIC STATE OF FLORIDA AT LANCE
MY COMMISSION EXPIRES IAN 28 1983
MENDED THRU CENTRAL INS. (INDEPWRITERS

Miller

Parcel Tax I.D. #:19126-CJ-15700

This Instrument Prepared By: Saniye Pirro IMPERIAL TITLE & ESCROW CO. 5646 West Atlantic Blvd. Margate, FL 33063

03-3967

WARRANTY DEED

THIS INDENTURE, made this 30 day of May 2003, BETWEEN Martha Hurwitz, a single woman, Party of the first part, and Charles Onoko, a single man, whose post office address is: 5606 Enclare (and Charles on State of State o

<u>WITNESSETH</u>

That the said party of the first part, for and in consideration of the sum of Ten (\$10.00) Dollars, to him in hand paid by the said party of the second part, the receipt of which is hereby acknowledged, has granted, bargained and sold to the said party of the second part, his heirs and assigns forever, the following described land, situate and being in the County of BROWARD, State of Florida, to wit:

Condominium Unit No. 303, Building 8 in BROOKFIELD SQUARE, according to the Declaration of Condominium thereof, as recorded in Official Records Book 8467, Page 600 and re-recorded in Official Records Book 8557, Page 493 and Certificate of Amendment thereto recorded in Official Records Book 8557, Page 487 of the Public Records of Broward County, Florida; together with an undivided interest in the common elements of said Condominium

AND THE SAID PARTY OF THE FIRST PART does hereby fully warrant the title to said land, and will defend the same against the lawful claims of all persons whomsoever. This conveyance is made subject to: (1) zoning and/or restrictions and prohibitions imposed by governmental authority; (2) restrictions, easements and other matters appearing on the plat and/or common to the subdivision; (3) taxes for the year of closing; and (4) other matter specified in this Contract, if any.

IN WITNESS WHEREOF, the said party of the first part has hereunto set his hand and seal the day and year first above written.

Witness:
Print name:
Witness:
Witnes



CERTIFICATE OF APPROVAL, STATEMENT OF ASSESSMENT AND WAIVER OF RIGHTS OF FIRST REFUSAL

BROOKFIELD		\bigcirc 1			
	Chales	Choko	Inc. 3	Florida not-for-profit	
This is to certify	that	are Condominium	Association, Inc., a	ng G, Apt.	
has/have been a	pproved by Brookheid 340	wing described rea	al property in build.	.9	
corporation, as t	he purchasers of the fond	ominium, in Browa	rd County, Florida.		
303	pproved by Brookheld Squ the purchasers of the follow at Brookfield Square Condo	su - Dadi	aration of Documents i	and all exhibits attached	
		1001210112 OF 11 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
Such approval has	at Brookfield Square Condo s been given pursuant to the p n of Documents and any ame	endments thereto, "	 , .	20 03	
to the Declaration		ay of May	1/1	12711	
Dated this	2/20	J	- Multipresid	<u> </u>	
			President	ient	
Attest:	Secretary				
j ot	s been given pursuant to the plan of Documents and any ame				
,					
	(SEAL)				
				a seconding to the	2
n -fonce TO'	unit no. <u>G 303</u> of Condominium thereof, record	productional Square C	condominium, a condo	ominium, according to and	f
Condominium (unit no. <u>G303</u> of	led in official records	s book 8467 at page 6	00 of the babile (out	
Broward Count	ty, Florida. of the present owner, the under the condominion of the present owner.		- Jacald Couare Cond	iominium Association, Inc	• •
_	sus a recent owner, the und	ersigned officers of t	SLOOKUEIN 2dagie com		
At the request	of the present owner, the undersign	m, hereby certify as	(Ollows:	, , , , , has bee	-n
operating the	above describe	hako		_, as purchaser(5), has bee	e-
1. Th	at Charles C	ad condominium ass	ociation, pursuant to	the provisions of the court	
du	at <u>Charles</u> Ily approved by the undersign	minium and the ass	ociation waives its rig	(If non are owing, inse	ert
de	lat	this unit are \$	one	(2, 11011	
2. Cu	rescribed becaute section of the word "none"). The word "none" is the next payment is due on the amount of \$ 1000 and \$ 2000 and \$ 2	_	- avpenses are fully	paid as of this date and the	ıat
th - T	hat all assessments against t	he parcel for commo	on expenses June	, 20 0 5	' to
3. 11	he next payment is due on the	e 150 Cd	for the period	- Jan Julia	
ir	the amount of \$	0.03			
	30th June 12	ed [] Yes	[No		
4. 5	pecial Assessments anticipat	[] Yes	[~] No		
5. F	n the amount or \$ 2000 June 2000, 2000 pecial Assessments anticipate Pending litigation.			, 20	
		day of			
Dated this _	Pending litigation.		inium Association I	nc.	
	Brookfiel	a Square comment			
		1	MI tehel	\	
	Rv:	HNThony	Mitchel		
	<i></i>	-			
	Attest: _				

Parcel Tax I.D. #:19126-CJ-15700

This Instrument Prepared By: Ali Egeli IMPERIAL TITLE & ESCROW CO. 5646 West Atlantic Blvd. Margate, FL 33063

04-5267

WARRANTY DEED

THIS INDENTURE, made this _____ day of September 2004, BETWEEN Charles Onoko, a single man, Party of the first part, and Vinnett Ayton, a married woman, whose post office address is: 2800 NW 56 Avenue #G303 - Lauderhill, FL 33313, party of the second part.

WITNESSETH

That the said party of the first part, for and in consideration of the sum of Ten (\$10.00) Dollars, to him in hand paid by the said party of the second part, the receipt of which is hereby acknowledged, has granted, bargained and sold to the said party of the second part, his heirs and assigns forever, the following described land, situate and being in the County of BROWARD, State of Florida, to wit:

Condominium Unit No. 303, Building 8 in BROOKFIELD SQUARE, a Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 8467, Page 600 and re-recorded in Official Records Book 8557, Page 493 and Certificate of Amendment thereto recorded in Official Records Book 8557, Page 487, of the Public Records of Broward County, Florida; together with an undivided interest in the common elements of said Condominium.

AND THE SAID PARTY OF THE FIRST PART does hereby fully warrant the title to said land, and will defend the same against the lawful claims of all persons whomsoever. This conveyance is made subject to: (1) zoning and/or restrictions and prohibitions imposed by governmental authority; (2) restrictions, easements and other matters appearing on the plat and/or common to the subdivision; (3) taxes for the year of closing; and (4) other matter specified in this Contract, if any.

IN WITNESS WHEREOF, the said party of the first part has hereunto set his hand and seal the day and year first above written.

Signed, sealed and delivered in the presence of	
	(ZZ AL)
Witness: HU Egg	Charles Onoko
Witness: Print name:	Forwarding Address: Sloo6 Enclave (ane
STATE OF FLORIDA	Lauderh V. Fr 33319.
COUNTY OF BROWARD	
The forgoing instrument was acknowledged	before me this 14 day of September 2004, by
Charles Onoko.	
	NOTARY PUBLIC:
Personally known or VIdentification Produced	
Type of Identification Produced: License(s); P	assport; Other:
	* "DD 205320
	Some Company of the C
	AL PUBLIC Under The Property of the Property o

CERTIFICATE OF APPROVAL, STATEME...(OF ASSESSMENT AND WAIVER OF RIGHTS OF FIRST REFUSAL

This is to certify that	rovisions of the Declaration of Documents and all and any amendments thereto, if any.
	(SEAL)
according to the Declaration of Condominium ther 600 of the public records of Broward County, Florid	
At the request of the present owner, the unders Association, Inc., operating the above-described control of the present owner, the understand the present owner, the present own	igned officers of Brookfield Square Condominium ondominium, hereby certify as follows:
That <u>Vivneth Auton</u> approved by the undersigned condomir above-described Declaration of Condor refusal.	, as purchaser(s), has been duly nium association, pursuant to the provisions of the ninium and the association waives its right of first
Current assessments owing for this unit the word "none")	t are \$ (If non are owing, insert
3. That all assessments against the parcel and that the next payment is due on the 20 Ou, in the amount of \$ to October, 20 OU	for common expenses are fully paid as of this date
 Special Assessments anticipated Pending litigation. 	
Dated this day of	, 20
Brookfield Square Cond	dominium Association Inc.
By: Anthony	A Mitchell
Attest:	

Record and Return to: John Ioannou, Jr. Esq. Florida Closing & Title, Inc. 18851 NE 29 Avenue, 7th Floor Aventura, FL 33180

File No. FC61017

Property Appraiser's Parcel I.D. (Folio) Number 4941 26 CJ 1570

THIS QUIT-CLAIM DEED

THIS QUIT-CLAIM DEED date day of NOVEMBER, 2006 by Vinnett Forbes (fikia Vinnett Ayton), a married womain joined by her spouse, Fabian Forbes, hereinafter called the grantor to, Vinett Forbes and Fabian Forbes, her husband, whose post office address is 2800 NW 56 Avenue, Unit G303, Lauderhill, FL 33313, hereinafter called the grantee: (Wherever used herein the terms "grantor" and "grantoe" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations)

WITNESSETH: That the grantor, for and in consideration of the sum of \$10.00 and other valuable consideration, receipt whereof is hereby acknowledged, does hereby remise, release and quit-claim unto the grantee forever, all the right, title, interest, claim and demand which the granter has in and to the following described lot, piece or parcel of land situate, lying and being in the County of **BROWARD**, State of Florida, to wit:

Condominium Unit 303, Building 8, BROOKFIELD SQUARE, a Condominium, according to the Declaration of Condominium thereof, as recorded in Official Record Book 8467, Page 600, re-recorded in Official Record Book 8557, Page 493 and Certificate of Amendment thereto recorded in Official Record Book 8557, Page 487 of the Public Records of Broward County, Florida; together with an undivided interest in the common elements of said Condominium.

TO HAVE AND TO HOLD the same together with all and singular the appurtenances thereto 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 grantor has signed and sealed these presents the day and year first above written.

Signed, sealed d delivered in the presence of:

Witn

Witness #2 Signature
Print Name: KHWELT ALBELO

nnett Forbes (f/k/a Vinnett Ayton)

FALIAN FOLLES bian Forbes

2000 NW 56 Ave . #6303 Landerhill 5FC. 33313

STATE OF FC COUNTY OF BYEL

ALEJANDRO DIAZ
Commission # DD 373152
My Commission Expires 11-18-2008
3onded through National Nationy Association

NOTARY PUBLIC

CFN # 106665507, OR BK 43256 Page 832, Page 1 of 25, Recorded 12/12/2006 at 12:28 PM, Broward County Commission, Doc M: \$308.00 Int. Tax \$176.00 Deputy Clerk 2090



Record and return to: Florida Closing & Title, Inc. 18851 NE 29th Avenue, Suite 719 Aventura, FL 33180-2808

This document was prepared by:

Maria Moreno 1580 Sawgrass Corporate Parkway, Suite 100, Sunrise, FLORIDA 33323

-- [Space Above This Line For Recording Data]--

MORTGAGE

MIN 100335010024798905

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 November 30, 2006 together with all Riders to this document.
- (B) "Borrower" is VINETTE ATYON A/K/A VINNETT FORBES, A MARRIED WOMAN JOINED BY HER SPOUSE, FABIAN FORBES

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 RESMAE MORTGAGE CORPORATION

1002479890

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

Form 3010 1/01

-6A(FL) (0005).02 Page 1 of 16

1 of 16 Initials: VMP MORTGAGE FORMS - (800)521-7291

Lender is a CORPORATION organized and existing under the laws of DELAWARE Lender's address is 6 POINTE DRIVE BREA, CALIFORNIA 92821

(E) "Note" means the promissory note signed by Borrower and dated November 30, 2006
The Note states that Borrower owes Lender Eighty Eight Thousand and 00/100
Dollars
(U.S. \$ 88,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic
Payments and to pay the debt in full not later than December 01, 2036 .
(F) "Property" means the property that is described below under the heading "Transfer of Rights in the
Property."
(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges
due under the Note, and all sums due under this Security Instrument, plus interest.
(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following
Riders are to be executed by Borrower [check box as applicable]:
X Adjustable Rate Rider Condominium Rider Second Home Rider
Balloon Rider Planned Unit Development Rider 1-4 Family Rider
VA Rider Biweekly Payment Rider Other(s) [specify]

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

Biweekly Payment Rider

- (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.

1002479890

-6A(FL) (0005).02

Page 2 of 16

Form 3010 1/01

Other(s) [specify]

- (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 implementing regulation, Regulation A (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]:

Condominium Unit 303, Building 8, BROOKFIELD SQUARE, a Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 8467, Page 600, re-recorded in Official Record Book 8557, Page 493 and Certificate of Amendment thereto recorded in Official Record Book 8557, Page 487 of the Public Records of Broward County, Florida; together with an undivided interest in the common elements of said Condominium.

Parcel ID Number: 2800 NW 56TH AVENUE #303 LAUDERHILL ("Property Address"):

which currently has the address of [Street]

[City], Florida 33313

[Zip Code]

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

1002479890

-6A(FL) (0005).02

Page 3 of 16

— Form 3010 1/01

CFN # 106665507, OR BK 43256 PG 835, Page 4 of 2

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

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

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

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

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

1002479890

-6A(FL) (0005).02

Page 4 of 16



Form 3010 1/01

CFN # 106665507, OR BK 43256 PG 836, Page 5 of 2

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

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

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

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

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest

1002479890

-6A(FL) (0005).02

Page 5 of 1

Form 3010 1/01

shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

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

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

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

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

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

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

1002479890

-6A(FL) (0005).02

Page 6 of 16

Initials: Form 3010 1/01

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

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

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

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

1002479890

-6A(FL) (0005).02

Page 7 of 16

FF Form 3010 1/01

- 6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.
- 7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

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

- 8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.
- 9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

1002479890

-6A(FL) (0005).02

Page 8 of 16

Initials: Form 3010 1/01

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

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

Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be 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

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:

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.

1002479890

-6A(FL) (0005).02

Page 9 of 16

Form 3010 1/01

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

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby

assigned to and shall be paid to Lender.

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

applied in the order provided for in Section 2.

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

the excess, if any, paid to Borrower.

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

partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower. In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums

secured by this Security Instrument whether or not the sums are then due.

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

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 1002479890

1002479890

-6A(FL) (0005).02

Page 10 of 16

Form 3010 1/01

CFN # 106665507, OR BK 43256 PG 842, Page 11 of 25

any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

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

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

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

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

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

1002479890

-6A(FL) (0005).02

Page 11 of 16

___Eorm 3010 1/01

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

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

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

ke 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

1002479890

-6A(FL) (0005),02

Page 12 of 16

Form 3010 1/01

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

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

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

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-6A(FL) (0005).02

Page 13 of 16

Form 3010 1/01

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

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

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

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

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

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

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

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-6A(FL) (0005).02

Page 14 of 1

Initials: 750m 3010 1/01

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it. Signed, sealed and delivered in the presence of: And delivered in the presence of: whess -(Seal) 2000 NW 56th AV #303 faudahil, FC 33313 (Address) _ (Seal) -Borrower 2800 NU 56th AU #303 faudrihill, FC 33313 (Address) (Seal) (Seal) Borrower -Borrower (Address) (Address) (Seal) . (Seal) -Borrower -Borrower (Address) (Address) (Seal) (Seal) -Borrower -Borrower (Address) (Address)

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-6A(FL) (0005).02

Page 15 of 16

Form 3010 1/01

STATE OF FLORIDA,

The foregoing instrument was acknowledged before me this

VINETTE FORBES **FABIAN FORBES**

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by

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

Notary Public

ALEJANDRO DIAZ
Commission # DD 373152
My Commission Expires 11-18-2008
Bonded Through National Nationy Association

1002479890

-6A(FL) (0005).02

Page 16 of 16

MIN: 100335010024798905

CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 30th day of November, 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 RESMAE MORTGAGE CORPORATION

"Lender") of the same date and covering the Property described in the Security Instrument and located at: 2800 NW 56TH AVENUE #303, LAUDERHILL, FLORIDA 33313

[Property Address]

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

BROOKFIELD SQUARE

[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,

1002479890

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

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

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

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

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

- C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.
- **D.** Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 11.
- E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.
- F. Remedies. If Borrower does not pay condominium dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

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Page 2 of 3

Form 3140 1/01

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

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	(Seal) -Borrower		-Borrowe
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CFN # 106665507, OR BK 43256 PG 851, Page 20 of 25

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MIN: 100335010024798905

Loan Number: 1002479890

BALLOON RIDER

THIS BALLOON RIDER is made this 30th day of November, 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 Note (the "Note") to

RESMAE MORTGAGE CORPORATION

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

2800 NW 56TH AVENUE #303, LAUDERHILL, FLORIDA 33313

[Property Address]

The interest rate stated on the Note is called the "Note Rate." The date of the Note is called the "Note Date." I understand the Lender may transfer the Note, Security Instrument and this Rider. The Lender or anyone who takes the Note, the Security Instrument and this Rider by transfer and who is entitled to receive payments under the Note is called the "Note Holder."

ADDITIONAL COVENANTS. In addition to the covenants and agreements in the Security Instrument, Borrower and Lender further covenant and agree as follows (despite anything to the contrary contained in the Security Instrument or the Note):

THIS LOAN IS PAYABLE IN FULL AT MATURITY. SINCE YOU HAVE SELECTED A PAYMENT SCHEDULE WHICH WILL NOT PAY THE LOAN IN FULL BY THE MATURITY DATE, YOU WILL NEED TO PAY A LUMP SUM, OR BALLOON PAYMENT, WHICH WILL PAY OFF THE ENTIRE AMOUNT OF THE PRINCIPAL BALANCE OF THE LOAN AND ANY UNPAID INTEREST THEN DUE. THE LENDER IS UNDER NO OBLIGATION TO REFINANCE THE LOAN AT THAT TIME. YOU WILL THEREFORE BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS THAT YOU MAY OWN, OR YOU WILL HAVE TO FIND A LENDER, WHICH MAY BE THE LENDER YOU HAVE THIS LOAN WITH, WILLING TO LEND YOU THE MONEY. IF YOU REFINANCE THIS LOAN AT MATURITY, YOU MAY HAVE TO PAY SOME OR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW LOAN EVEN IF YOU OBTAIN REFINANCING FROM THE SAME LENDER.

MULTISTATE BALLOON RIDER

Page 1 of 2

ResMAE (R00019)

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Loan Number: 1002479890

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

Borrower		Borrower	
Borrower	Date	Borrower	Date
Borrower VINETTE FORBES	Date	Borrower FABIAN FORBES	Date
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MIN: 100335010024798905

Loan Number: 1002479890

ADJUSTABLE RATE RIDER

(LIBOR Six-Month Index-Rate Caps)

THE ADJUSTABLE RATE RIDER is made this 30th day of November, 2006, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to RESMAE MORTGAGE CORPORATION

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

2800 NW 56TH AVENUE #303, LAUDERHILL, FLORIDA 33313

[Property Address]

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

ADDITIONAL COVENANTS. In addition to the covenants and agreements 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 **December, 2008**, and on that day every sixth month thereafter. Each date on which my interest rate could change is called a "Change Date."

MULTISTATE ADJUSTABLE RATE BALLOON RIDER (Libor Index)

Page 1 of 4

ResMAE (R00280)

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(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the average of the London interbank offered rates for six-month U.S. dollar deposits in the London market based on quotations at five major banks ("LIBOR"), as set forth in the "Money Rates" section of The Wall Street Journal, or if the "Money Rates" section ceases to be published or becomes unavailable for any reason, then as set forth in a comparable publication selected by the Lender. The most recent Index available as of the date 45 days before each Change Date is called the "Current Index."

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding Six and One Quarter percentage points (6.250 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Interest Change Date in full by **December 1, 2046** at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment. I understand that this loan is a balloon loan and that if I pay only my monthly payments, I will have a final balloon payment due on the Maturity Date of **December 1, 2036**.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 8.500 % or less than 7.500 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than One percentage point (1.000%) from the rate of interest I have been paying for the preceding six months. My interest rate will never be greater than 13.500 %, which is called the "Maximum Rate" or less than 7.500 %, which is called the "Minimum Rate."

(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.

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ResMAE (R00280)

Page 2 of 4

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

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 delivered or mailed 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.

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ResMAE (R00280)

Page 3 of 4

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

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ResMAE (R00280)

Page 4 of 4

CFN # 106665508, OR BK 43256 Page 857, Page 1 of 10, Recorded 12/12/2006 at 12:28 PM, Broward County Commission, Doc M: \$77.00 Int. Tax \$44.00 Deputy Clerk 2090

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Record and return to: Florida Closing & Title, Inc. 18851 NE 29th Avenue, Suite 719 Aventura, FL 33180-2808

Return To:

RESMAE MORTGAGE CORPORATION 6 Pointe Drive Brea, CALIFORNIA 92821 Attn. Final Documents This instrument was prepared by:

.Unassigned
6 Pointe Drive, Brea, CALIFORNIA 92821

MORTGAGE

MIN100335010024799028

THIS MORTGAGE is made this 30th day of November, 2006 , between the Mortgagor, INETTE ATYON A/K/A VINNETT FORBES, A MARRIED WOMAN JOINED BY HER SPOUSE, FABIAN FORBES

, whose address is

(herein "Borrower"), and the Mortgagee, Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns). 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. RESMAE MORTGAGE CORPORATION

existing under the laws of DELAWARE
6 POINTE DRIVE BREA, CALIFORNIA 92821

("Lender") is organized and , and has an address of

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 22,000.00 which indebtedness is evidenced by Borrower's note dated **November 30**, 2006 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on **December 01**, 2021

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in the County of BROWARD , State of Florida:

Condominium Unit 303, Building 8, BROOKFIELD SQUARE, a Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 8467, Page 600, re-recorded in Official Record Book 8557, Page 493 and Certificate of Amendment thereto recorded in Official Record Book 8557, Page 487 of the Public Records of Broward County, Florida; together with an undivided interest in the common elements of said Condominium.

which has the address of 2800 NW 56TH AVENUE #303 LAUDERHILL [City], Florida 33313

[ZIP Code] (herein "Property Address");

[Street],

1002479902

FLORIDA - SECOND MORTGAGE - 1/80 - FNMA/FHLMC UNIFORM INSTRUMENT WITH MERS

Page 1 of 5 VMP MORTGAGE FORMS - (800)521-7291 Form 3810 Amended 2/01

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TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Mortgage; 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 or canceling this Mortgage.

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

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

- 1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.
- 2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 17 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage.

- 3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, and then to the principal of the Note.
- 4. Prior Mortgages and Deeds of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any.
- 5. Hazard 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 such other hazards as Lender may require and in such amounts and for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

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.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

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- 6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.
- 7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the Note rate, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

- 8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.
- 9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.
- 10. 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 Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.
- 11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.
- 12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.
- 13. Governing Law; Severability. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs," "expenses" and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.
- 14. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.
- 15. Rehabilitation Loan Agreement. Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower enters into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the Property.
- 16. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Mortgage. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Mortgage.

1002479902

-76N(FL) (0204) Page 3 of 5



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 delivered or mailed within which Borrower must pay all sums secured by this Mortgage. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Mortgage without further notice or demand on Borrower.

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

- 17. Acceleration; Remedies. Except as provided in paragraph 16 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 10 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, 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 nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees, court costs, and costs of documentary evidence, abstracts and title reports.
- 18. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and in enforcing Lender's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys' fees and court costs; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.
- 19. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 17 hereof or abandonment of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

- 20. Release. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without charge to Borrower shall pay all costs of recordation, if any.
- 21. Attorneys' Fees. As used in this Mortgage and in the Note, "attorneys' fees" shall include attorneys' fees, if any, which may be awarded by an appellate court.

Initials: Form :

Form 3810

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

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

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

NOTICE TO BORROWER

Do not sign this Mortgage if it contains blank spaces. All spaces should be completed before you sign.

Signed, sealed add delivered in the presence of:	
Milke	(Seal)
Witness Allrandes Dac	VINETTE FORBES -Borrower
	2800 NW 56 Ave #303
	Laudelhill, Ec 33313 (Address)
	â
Habri Mic	FALIAN FORBES (Seal)
Witness SABPILL ABILD	FABIAN FORBES -Borrower
0,11.100 /(4)000	2000 NW 20 Ave # 303
	() 1-11 E(33313
	(Address)
(Seal	(Seal)
-Borrowe	
(Address)	(Address)
(61)	(01)
(Seal)	
(Address)	(Address)
(Seal)	
2010110	-Dollowel
(Address)	
	(Sign Original Only)
STATE OF FLORIDA, BYOWAY	County ss:
The foregoing instrument was acknowledged before me VINETTE FORBES, FABIAN FORBES	this ((2 3 2 3 3 by
wife	Thusbul.
	1
D1	Drues Icente, as identification.
who is personally known to me or who has produced	as identification.
	Mila
ALE LANDOS	Notary Public / /
ALEJANDRO DIAZ Commission # DD 373152	·
Banded Through National Natory Association	age 5 of 5 Form 3810
	Form 3810

CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 30th day of November, 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 RESMAE MORTGAGE CORPORATION

(the "Lender") of the same date and covering the property described in the Security Instrument and located at: 2800 NW 56TH AVENUE #303, LAUDERHILL, FLORIDA 33313

[Property Address]

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

BROOKFIELD SQUARE

[Name of Condominium Project]

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

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

- A. Condominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.
- B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the

1002479902

MULTISTATE CONDOMINIUM RIDER Single Family/Second Mortgage

Initials:

208R (0003)

Page 1 of 3

VMP MORTGAGE FORMS - (800) \$21 7291

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periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes and floods, from which Lender requires insurance, then: (i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of the yearly premium installments for hazard insurance on the Property; and (ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

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 hazard insurance coverage provided by the master or blanket policy.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, 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 Uniform Covenant 9.
- E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.
- F. Remedies. If Borrower does not pay condominium dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

1002479902

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Page 2 of 3

3/99

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

VINETTE FORBES -Borrower	FABIAN FORBES (Seal) -Borrower
—————————(Seal) -Borrower	(Seal) -Borrower
———————————(Seal) -Borrower	(Seal) -Borrower
————————————————(Seal) -Borrower	(Seal) -Borrower

1002479902

-208R(0003)

Page 3 of 3

3/99

CFN # 106665508, OR BK 43256 PG 865, Page 9 of 10

-{Space Above This Line For Recording Data}-

MIN: 100335010024799028

Loan Number: 1002479902

BALLOON RIDER

THIS BALLOON RIDER is made this 30th day of November, 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 Note (the "Note") to

RESMAE MORTGAGE CORPORATION

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

2800 NW 56TH AVENUE #303, LAUDERHILL, FLORIDA 33313

[Property Address]

The interest rate stated on the Note is called the "Note Rate." The date of the Note is called the "Note Date." I understand the Lender may transfer the Note, Security Instrument and this Rider. The Lender or anyone who takes the Note, the Security Instrument and this Rider by transfer and who is entitled to receive payments under the Note is called the "Note Holder."

ADDITIONAL COVENANTS. In addition to the covenants and agreements in the Security Instrument, Borrower and Lender further covenant and agree as follows (despite anything to the contrary contained in the Security Instrument or the Note):

THIS LOAN IS PAYABLE IN FULL AT MATURITY. SINCE YOU HAVE SELECTED A PAYMENT SCHEDULE WHICH WILL NOT PAY THE LOAN IN FULL BY THE MATURITY DATE, YOU WILL NEED TO PAY A LUMP SUM, OR BALLOON PAYMENT, WHICH WILL PAY OFF THE ENTIRE AMOUNT OF THE PRINCIPAL BALANCE OF THE LOAN AND ANY UNPAID INTEREST THEN DUE. THE LENDER IS UNDER NO OBLIGATION TO REFINANCE THE LOAN AT THAT TIME. YOU WILL THEREFORE BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS THAT YOU MAY OWN, OR YOU WILL HAVE TO FIND A LENDER, WHICH MAY BE THE LENDER YOU HAVE THIS LOAN WITH, WILLING TO LEND YOU THE MONEY. IF YOU REFINANCE THIS LOAN AT MATURITY, YOU MAY HAVE TO PAY SOME OR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW LOAN EVEN IF YOU OBTAIN REFINANCING FROM THE SAME LENDER.

MULTISTATE BALLOON RIDER

Page 1 of 2

ResMAE (R00019)



Loan Number: 1002479902

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

Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date
Borrower VINETTE FORBES	Date	Borrower FABIAN FORBES	Date
Vimet hate	11/30/06	O Fabiar Forbs	< NOV. 3

WARNING

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

AYTON, VINNETT 2560 NW 103 AVE APT 406 SUNRISE, FL 33322-6847

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 2800 NW 56 AVENUE #G-303, LAUDERHILL, FL 33313 IS BEING SCHEDULED FOR TAX DEED AUCTION. ONCE THE PROPERTY IS SOLD, UNPAID TAXES CAN NO LONGER BE REDEEMED. OTHER TAX YEARS MAY BE OWED BUT NOT INCLUDED IN THE AMOUNT BELOW, PLEASE CALL FOR MORE INFORMATION.

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

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

AMOUNTS SHOWN BELOW ARE <u>ESTIMATED</u> AMOUNTS DUE WHICH MAY BE SUBJECT TO ADDITIONAL FEES. PLEASE CALL (954) 357-5374 FOR THE CORRECT AMOUNT DUE <u>PRIOR TO</u> 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 February 26, 2021\$5,725.41 Or
- * Estimated Amount due if paid by March 16, 2021\$5,795.09

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

WARNING

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AYTON, VINNETT 2800 NW 56 AVE #G-303 LAUDERHILL, FL 33313

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VINETT FORBES 2800 NW 56 AVENUE, UNIT G303 LAUDERHILL, FL 33313

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BRIDGEFIELD MORTGAGE CORPORATION 131 S. DEARBORN STREET CHICAGO, IL 60603

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 2800 NW 56 AVENUE #G-303, LAUDERHILL, FL 33313 IS BEING SCHEDULED FOR TAX DEED AUCTION. ONCE THE PROPERTY IS SOLD, UNPAID TAXES CAN NO LONGER BE REDEEMED. OTHER TAX YEARS MAY BE OWED BUT NOT INCLUDED IN THE AMOUNT BELOW, PLEASE CALL FOR MORE INFORMATION.

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WARNING

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

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

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 2800 NW 56 AVENUE #G-303, LAUDERHILL, FL 33313 IS BEING SCHEDULED FOR TAX DEED AUCTION. ONCE THE PROPERTY IS SOLD, UNPAID TAXES CAN NO LONGER BE REDEEMED. OTHER TAX YEARS MAY BE OWED BUT NOT INCLUDED IN THE AMOUNT BELOW, PLEASE CALL FOR MORE INFORMATION.

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. 1818 LIBRARY ST, STE 300 RESTON, VA 20190

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 2800 NW 56 AVENUE #G-303, LAUDERHILL, FL 33313 IS BEING SCHEDULED FOR TAX DEED AUCTION. ONCE THE PROPERTY IS SOLD, UNPAID TAXES CAN NO LONGER BE REDEEMED. OTHER TAX YEARS MAY BE OWED BUT NOT INCLUDED IN THE AMOUNT BELOW, PLEASE CALL FOR MORE INFORMATION.

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

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

AMOUNTS SHOWN BELOW ARE <u>ESTIMATED</u> AMOUNTS DUE WHICH MAY BE SUBJECT TO ADDITIONAL FEES. PLEASE CALL (954) 357-5374 FOR THE CORRECT AMOUNT DUE <u>PRIOR TO</u> 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 February 26, 2021\$5,725.41 Or
- * Estimated Amount due if paid by March 16, 2021\$5,795.09

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

WARNING

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RESMAE MORTGAGE CORPORATION 6 POINTE DRIVE BREA, CA 92821

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BROOKFIELD SQUARE CONDOMINIUM REGISTERED AGENT O/B/O BROOKFIELD SQUARE CONDOMINIUM ASSOCIATION, INC. 2800 NW 56TH AVE. C-205 LAUDERHILL, FL 33313

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FOR TAX DEEDS PROCESS AND AUCTION RULES, PLEASE VISIT

www.broward.org/recordstaxestreasury

WARNING

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

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FOR TAX DEEDS PROCESS AND AUCTION RULES, PLEASE VISIT

www.broward.org/recordstaxestreasury

DATE: February 1st, 2021 PROPERTY ID # 494126-CJ-1570 (TD # 46173)

WARNING

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FABIAN FORBES 2800 NW 56TH AVE #303 LAUDERHILL, FL 33313

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DATE: February 1st, 2021 PROPERTY ID # 494126-CJ-1570 (TD # 46173)

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

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www.broward.org/recordstaxestreasury

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SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY		
 Complete items 1, 2, and 3. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits. Article Addressed to: TD 46173 MARCH 2021 WARNING CITY OF LAUDERHILL ATTN: ANA SANCHEZ 5581 W OAKLAND PARK BLVD LAUDERHILL, FL 33313 	A. Signature X COVI CI CI CI CI Agent Addressee B. Received by (Printed Name) C. Date of Delivery C. Date of Delivery C. Date of Delivery C. Date of Delivery Addressee If YES, enter delivery address below: D. Is delivery address different from item 1? D. Yes If YES, enter delivery address below:		
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 Complete items 1, 2, and 3. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits. Article Addressed to: 	A. Signature Agent Addressee B. Received by (Printed Name) C. Date of Delivery D. Is delivery address different from item 1? Yes
TD 46173 MARCH 2021 WARNING MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. P.O. BOX 2026 FLINT, MI 48501-2026	D. Is delivery address different from item 1? Yes If YES, enter delivery address below.
9590 9402 6108 0209 6877 20 7020 0640 0000 9492 717	3. Service Type ☐ Adult Signature ☐ Adult Signature Restricted Delivery ☐ Certified Mail® ☐ Certified Mail® ☐ Certified Mail Restricted Delivery ☐ Collect on Delivery ☐ Collect on Delivery 3il
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