

# **TitleExpress<sup>®</sup>**

**A service of Grant Street Group**

**339 SIXTH AVENUE, SUITE 1400  
PITTSBURGH, PA 15222**

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**E-mail: [TitleExpress@grantstreet.com](mailto:TitleExpress@grantstreet.com)**

**[www.GrantStreet.com](http://www.GrantStreet.com)**

## PROPERTY INFORMATION REPORT

**ORDER DATE:** 07/23/2021

**REPORT EFFECTIVE DATE: 20 YEARS UP TO** 07/19/2021

**CERTIFICATE #** 2018-16350

**ACCOUNT #** 514124144160

**ALTERNATE KEY #** 652312

**TAX DEED APPLICATION #** 47471

**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:

Lot 17, Block 22, of BEVERLY PARK, according to the Plat thereof, as recorded in Plat Book 25, Page 44, in the Public Records of Broward County, Florida.

**PROPERTY ADDRESS:** 6330 DAWSON STREET, HOLLYWOOD FL 33023-1722

### OWNER OF RECORD ON CURRENT TAX ROLL:

KEITH A RETESS

6330 DAWSON ST

HOLLYWOOD, FL 33023-1722 (Matches Property Appraiser records.)

### APPARENT TITLE HOLDER & ADDRESS OF RECORD:

KEITH A RETESS

OR: 24703, Page: 890

6330 DAWSON ST

HOLLYWOOD, FL 33023 (Per Deed)

### MORTGAGE HOLDER OF RECORD:

THE BANK OF NEW YORK AS TRUSTEE FOR

OR: 45479, Page: 1019

THE CERTIFICATE HOLDERS CWABS, INC.,

ASSET-BACKED CERTIFICATES, SERIES 2007-7

C/O COUNTRYWIDE HOME LOANS, INC.

7105 CORPORATE DRIVE, MAILSTOP PTX-B-35

PLANO, TX 75024 (Per Assignment of Mortgage)

THE BANK OF NEW YORK, INC.

240 GREENWICH STREET

NEW YORK, NY 10286 (Per Sunbiz)

CT CORPORATION SYSTEM, REGISTERED AGENT

O/B/O THE BANK OF NEW YORK, INC.

1200 S. PINE ISLAND ROAD

PLANTATION, FL 33324 (Per Sunbiz)

**LIENHOLDERS AND OTHER INTERESTED PARTIES OF RECORD:**  
MERCURY FUNDING, LLC  
PO BOX 772837  
MEMPHIS, TN 38177 (Tax Deed Applicant)

**PROPERTY INFORMATION REPORT – CONTINUED**

**PARCEL IDENTIFICATION NUMBER:** 5141 24 14 4160

**CURRENT ASSESSED VALUE:** \$221,570

**HOMESTEAD EXEMPTION:** No

**MOBILE HOME ON PROPERTY:** No

**OUTSTANDING CERTIFICATES:** N/A

**OPEN BANKRUPTCY FILINGS FOUND?** No

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

Mortgage

OR: 44229, Page: 453

**This is a Property Information Report that has been prepared in accordance with the requirements of Sections 197.502(4) and (5), Florida Statutes, and which satisfies the minimum standards set forth in the Florida Administrative Code, Chapter 12D-13.016. This report is not title insurance. It is not an opinion of title, title insurance policy, warranty of title or any other assurance as to the status of title, and shall not be used for the purpose of issuing title insurance.**

**Pursuant to s. 627.7843, Florida Statutes, the maximum liability of the issuer of this property information report for errors or omissions in this property information report is limited to the amount paid for this property information report, and is further limited to the person(s) expressly identified by name in the property information report as the recipient(s) of the property information report.**

**Wendy Carter**

Title Examiner



96-161789 T#001  
04-04-96 03:08PM

\$ 420.00  
DOCU. STAMPS-DEED

RECVD. BROWARD CTY  
B. JACK OSTERHOLT

COUNTY ADMIN.

Prepared by: Return to:  
**STEPHEN J. STRALEY**  
ACTION TITLE COMPANY  
3990 Sheridan Street, Suite 110  
Hollywood, Florida 33021  
(305) 982-3138  
985364

**WARRANTY DEED**

This Indenture made this 29th day of March, 1996, BETWEEN **ROBBEE LYNN HARRIS, A SINGLE WOMAN GRANTOR\*** and **KEITH A. RETESS, A SINGLE MAN** of 6330 DAWSON STREET, HOLLYWOOD, FLORIDA 33023 GRANTEE\*

**WITNESSETH**, That said Grantor, for and in consideration of the sum of **TEN AND 00/100'S (\$10.00)** Dollars and other good and valuable consideration to said grantor in hand paid by said grantee, the receipt whereof is hereby acknowledged, has granted, bargained and sold to the grantee and grantee's heirs forever the following described land located in the County of Broward State of Florida, to-wit:

**LOT 17, BLOCK 22 OF BEVERLY PARK, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 25 AT PAGE 44, IN THE PUBLIC RECORDS OF BROWARD COUNTY, FLORIDA**

**SUBJECT TO TAXES FOR THE YEAR 1996 NOT YET DUE AND PAYABLE**  
**SUBJECT TO ALL CONDITIONS, EASEMENTS, RESTRICTIONS AND LIMITATIONS OF RECORD.**  
**FOLIO NO. 51412414416**

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

\*Singular and plural are interchangeable as context requires.

**IN WITNESS WHEREOF**, Grantor has hereunto set grantor's hand and seal this day and year first above written.

**WITNESS (2 MINIMUM)**

**SIGNATURE:** [Signature]  
**PRINTED NAME:** Michelle [unclear]

[Signature]  
**ROBBEE LYNN HARRIS**  
**Address:** PO Box 5342 HOLLYWOOD FL 33083  
**SS#** [Redacted]

**SIGNATURE:** [Signature]  
**PRINTED NAME:** Orally S. Brasheer

**Address:**  
**SS#**

**STATE OF FLORIDA**  
**COUNTY OF Broward**

this 29th day of March, 1996 by

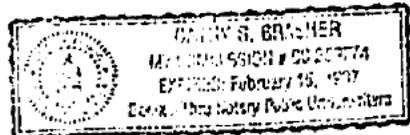
**ROBBEE LYNN HARRIS, A SINGLE WOMAN**

who is personally known to me or who has produced as identification and who did/did not take an oath.

The foregoing instrument was acknowledged before me

[Signature]  
**NOTARY-PUBLIC**  
**Commission Expiration:** 2/15/97

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



BK 24703PG0890

[Handwritten initials]



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

## Detail by Entity Name

Foreign Profit Corporation

THE BANK OF NEW YORK, INC.

### Filing Information

**Document Number** 852347  
**FEI/EIN Number** 13-5160382  
**Date Filed** 03/24/1982  
**State** NY  
**Status** ACTIVE

### Principal Address

240 Greenwich Street  
New York, NY 10286

Changed: 04/24/2021

### Mailing Address

240 Greenwich Street  
New York, NY 10286

Changed: 04/24/2021

### Registered Agent Name & Address

CT CORPORATION SYSTEM  
1200 S. PINE ISLAND ROAD  
PLANTATION, FL 33324

Name Changed: 05/12/1992

Address Changed: 05/12/1992

### Officer/Director Detail

#### **Name & Address**

Title Treasurer

Freidenrich, Scott  
240 Greenwich Street  
New York, NY 10286

Title Director

Echevarria, Joseph  
240 Greenwich Street  
New York, NY 10286

Title Director

Robinson, Elizabeth  
240 Greenwich Street  
New York, NY 10286

Title Director

Morgan, Jennifer  
240 Greenwich Street  
New York, NY 10286

Title Director

Cook, Linda  
240 Greenwich Street  
New York, NY 10286

Title Director

Goldstein, Jeffrey A.  
240 Greenwich Street  
New York, NY 10286

Title President

Gibbons, Thomas P.  
240 Greenwich Street  
New York, NY 10286

Title Director

Zollar, Alfred  
240 Greenwich Street  
New York, NY 10286

Title Director

Gibbons, Thomas P.  
240 Greenwich Street  
New York, NY 10286

Title Director

Terrell, Frederick O.

240 Greenwich Street  
New York, NY 10286

Title President

Gibbons, Thomas P.  
240 Greenwich Street  
New York, NY 10286

Title Secretary

Killerlane, James  
240 Greenwich Street  
New York, NY 10286

Title Director

Izzo, Ralph  
240 Greenwich Street  
New York, NY 10286

Title Treasurer

Portney, Emily  
240 Greenwich Street  
New York, NY 10286

Title President

LaSalla, Francis  
240 Greenwich Street  
New York, NY 10286

### Annual Reports

<b>Report Year</b>	<b>Filed Date</b>
2020	05/30/2020
2020	08/31/2020
2021	04/24/2021

### Document Images

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RETURN TO: *M. Lew*  
FIDELITY NATIONAL TITLE  
DIRECT TITLE OPERATIONS  
3100 N. Alafaya Trail, Suite 400  
Orlando, FL 32826  
# *0847*

After Recording Return To:  
COUNTRYWIDE HOME LOANS, INC.  
MS SV-79 DOCUMENT PROCESSING  
P.O.Box 10423  
Van Nuys, CA 91410-0423  
This document was prepared by:  
LORENA WILDY  
COUNTRYWIDE HOME LOANS, INC.

1515 WALNUT GROVE AVE, 2ND  
FLR  
ROSEMEAD  
CA 91770

[Space Above This Line For Recording Data]

00016861613105007  
[Doc ID #]

### MORTGAGE

MIN 1000157-0008172948-1

#### 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 MAY 24, 2007, together with all Riders to this document.

(B) "Borrower" is  
KEITH A RETESS, A SINGLE MAN

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  
COUNTRYWIDE HOME LOANS, INC.  
Lender is a CORPORATION  
organized and existing under the laws of NEW YORK

Lender's address is  
4500 Park Granada MSN# SVB-314, Calabasas, CA 91302-1613

(E) "Note" means the promissory note signed by Borrower and dated MAY 24, 2007. The Note states that Borrower owes Lender

ONE HUNDRED FIFTY FIVE THOUSAND and 00/100

Dollars (U.S. \$ 155,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than JUNE 01, 2047

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

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

Page 1 of 11

CONV/A

6A(FL) (0005)

CHL (08/05)(d)

VMP Mortgage Solutions, Inc. (800)521-7291

Form 3010 1/01



12

18

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

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

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

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

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

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

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

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

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

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

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

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

**TRANSFER OF RIGHTS IN THE PROPERTY**

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

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

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

DOC ID #: 00016861613105007

Parcel ID Number: 11124-14-41600  
6330 DAWSON ST, HOLLYWOOD  
[Street/City]  
Florida 33023-1722 ("Property Address"):  
[Zip Code]

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

BORROWER COVENANTS that Borrower is lawfully 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 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.

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

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

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

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

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

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

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

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

DOC ID #: 00016861613105007

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

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

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

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

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

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

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**6. Occupancy.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

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

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

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

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

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

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

**10. Mortgage Insurance.** If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the

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amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**15. Notices.** All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless

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

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

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

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

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

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

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

**19. Borrower's Right to Reinstate After Acceleration.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

**20. Sale of Note; Change of Loan Servicer; Notice of Grievance.** The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to

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which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

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

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

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

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

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

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

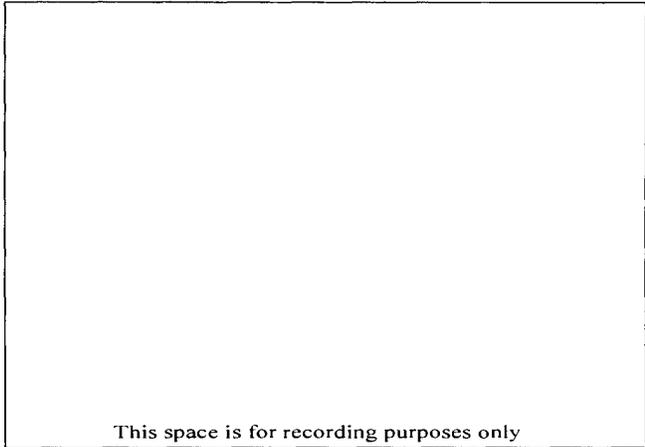
**23. Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered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



**LEGAL DESCRIPTION**

**EXHIBIT "A"**

Lot 17, Block 22, Beverly Park, according to the plat thereof, as recorded in Plat Book 25, at Page 44, in the Public Records of Broward County, Florida.



This space is for recording purposes only

Prepared by DAVID J. STERN, ESQ.  
Record & Return to 301 S. University Drive Suite 500  
Plantation, FL 33324  
08-37333 (CWF)

**ASSIGNMENT OF MORTGAGE**

**KNOW ALL MEN BY THESE PRESENTS:**

**THAT MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**

Residing or located at c/o COUNTRYWIDE HOME LOANS, INC., C/O COUNTRYWIDE HOME LOANS, INC. 7105 CORPORATE DRIVE, MAILSTOP PTX-B-35 PLANO, TX 75024, herein designated as the assignor, for and in consideration of the sum of \$1.00 Dollar and other good and valuable consideration, the receipt of which is hereby acknowledged, does hereby grant, bargain, sell, assign, transfer and set over unto THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATE HOLDERS CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2007-7 residing or located at: C/O COUNTRYWIDE HOME LOANS, INC. 7105 CORPORATE DRIVE, MAILSTOP PTX-B-35 PLANO, TX 75024 herein designated as the assignee, the mortgage executed by KEITH A. RETESS, A SINGLE MAN recorded in BROWARD County, Florida at book 44229 and page 453 encumbering the property more particularly described as follows:

**LOT 17, BLOCK 22, BEVERLY PARK, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 25, AT PAGE 44, IN THE PUBLIC RECORDS OF BROWARD COUNTY, FLORIDA.**

together with the note and each and every other obligation described in said mortgage and the money due and to become due thereon TO HAVE AND TO HOLD the same unto the said assignee, its successors and assigns forever, but without recourse on the undersigned.

Pursuant to the provisions of Sec. 689.071, Florida Statutes, the within named Trustee has the power and authority to protect, conserve and to sell, or to lease, or to encumber, or otherwise to manage and dispose of the above-described mortgage and the real property encumbered thereby.

**In Witness Whereof**, the said Assignor has hereunto set his hand and seal or caused these presents to be signed by its proper corporate officers and its corporate seal to be hereto affixed.

Signed in the presence of:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

ATTEST:

BY:

WITNESS:

PRINT NAME: CHERYL SAMONS  
TITLE: ASSISTANT SECRETARY

Print Name: [Signature]

WITNESS:

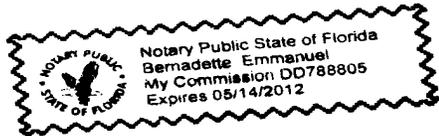
Print Name: Bernadette Emmanuel

STATE OF Florida  
COUNTY OF Dade

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the aforesaid county and state, on this the 8th day of February, 2008, within my jurisdiction, the within named CHERYL SAMONS who acknowledged to me that (s)he is ASSISTANT SECRETARY and that for and on behalf of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. and as its act and deed (s)he executed the above and foregoing instrument, after first having been duly authorized by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. to do so.

WITNESS my hand and official seal in the County and State last aforesaid this the 8th day of February, 2008.

[Signature]  
NOTARY PUBLIC



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

CERTIFICATE OF MAILING NOTICES

Tax Deed #47471

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 December 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:

KEITH A RETESS  
6330 DAWSON ST  
HOLLYWOOD, FL 33023

CITY OF HOLLYWOOD  
TREASURY DIVISION  
2600 HOLLYWOOD BLVD  
HOLLYWOOD, FL 33020

COUNTRYWIDE HOME LOANS  
INC  
4500 PARK GRANADA  
CALABASAS, CA 91302

COUNTRYWIDE HOME LOANS,  
INC.  
MS SV-79 DOCUMENT  
PROCESSING  
PO BOX 10423  
VAN NUYS, CA 91410

LORENA WILDY  
COUNTRYWIDE HOME LOANS,  
INC.  
1515 WALNUT GROOVE AVE,  
2ND FLOOR  
ROSEMEAD, CA 91770

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEM  
PO BOX 2026  
FLINT, MI 48501

THE BANK OF NEW YORK AS  
TRUSTEE FOR THE  
CERTIFICATE HOLDERS  
CWABS, INC.,  
ASSET-BACKED CERTIFICATES,  
SERIES 2007-7 C/O  
COUNTRYWIDE HOME LOANS,  
INC.  
7105 CORPORATE DRIVE,  
MAILSTOP PTX-B-35  
PLANO, TX 75024

THE BANK OF NEW YORK, INC.  
240 GREENWICH STREET  
NEW YORK, NY 10286

CT CORPORATION SYSTEM,  
REGISTERED AGENT  
O/B/O THE BANK OF NEW  
YORK, INC.  
1200 S PINE ISLAND ROAD  
PLANTATION, FL 33324

\*GARCIA, ERMITA  
6325 FUNSTON ST  
HOLLYWOOD, FL 33023

\*GRADIZ, ALMA G  
6333 FUNSTON ST  
HOLLYWOOD, FL 33023

\*HUERTA, JOSE A  
6326 DAWSON ST  
HOLLYWOOD, FL 33023

\*TYSON, IAN A  
6334 DAWSON ST  
HOLLYWOOD, FL 33023

\*YANES, FRANCISCO LUIS  
6329 FUNSTON ST  
HOLLYWOOD, FL 33023

**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 December 2021 in compliance with section 197.522 Florida Statutes, 1995, as amended by Chapter 95-147 Senate Bill No. 596, Laws of Florida 1995.

**SEAL**

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

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

# Broward County, Florida

INSTR # 117636588  
Recorded 10/05/21 at 01:40 PM  
Broward County Commission  
1 Page(s)  
#11

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

### NOTICE OF APPLICATION FOR TAX DEED NUMBER 47471

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: 514124-14-4160  
Certificate Number: 16350  
Date of Issuance: 05/23/2019  
Certificate Holder: MERCURY FUNDING, LLC  
Description of Property: BEVERLY PARK 25-44 B  
LOT 17 BLK 22

Name in which assessed: RETESS,KEITH A  
Legal Titleholders: RETESS,KEITH A  
6330 DAWSON ST  
HOLLYWOOD, FL 33023-1722

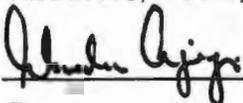
All of said property being in the County of Broward, State of Florida.

Unless such certificate shall be redeemed according to law the property described in such certificate will be sold to the highest bidder on the 19th day of January, 2022. 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 October, 2021.

Bertha Henry  
County Administrator  
RECORDS, TAXES, AND TREASURY DIVISION



By:  
Abiodun Ajayi  
Deputy



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

Publish: DAILY BUSINESS REVIEW  
Issues: 12/16/2021, 12/23/2021, 12/30/2021 & 01/06/2022  
Minimum Bid: 13985.55

# Broward County, Florida

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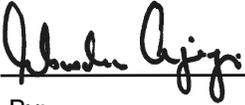
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Issues: 12/16/2021, 12/23/2021, 12/30/2021 & 01/06/2022  
Minimum Bid: 13985.55

**BROWARD**

**STATE OF FLORIDA  
COUNTY OF BROWARD:**

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

47471  
NOTICE OF APPLICATION FOR TAX DEED  
CERTIFICATE NUMBER: 16350

in the XXXX Court,  
was published in said newspaper by print in the issues of  
and/or by publication on the newspaper's website, if  
authorized, on

12/16/2021 12/23/2021 12/30/2021 01/06/2022

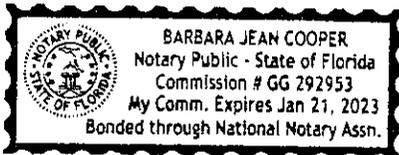
Affiant further says that the newspaper complies with all legal requirements for publication in chapter 50, Florida Statutes.

*Scherrie A Thomas*

Sworn to and subscribed before me this  
6 day of JANUARY, A.D. 2022

*Barbara Jean Cooper*

(SEAL)  
SCHERRIE A. THOMAS personally known to me



**Broward County, Florida  
RECORDS, TAXES & TREASURY  
DIVISION/TAX DEED SECTION  
NOTICE OF APPLICATION FOR  
TAX DEED NUMBER 47471**

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LOT 17 BLK 22  
Name in which assessed:  
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Legal Titleholders:  
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Dated this 1st day of October, 2021.

Bertha Henry  
County Administrator  
RECORDS, TAXES, AND  
TREASURY DIVISION

(Seal)  
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.

Minimum Bid: 13985.55  
401-314  
12/16-23-30 1/8 21-08/00005864368

BROWARD COUNTY, FORT LAUDERDALE, FLORIDA  
RECORDS, TAXES AND TREASURY DIVISION/TAX DEED SECTION  
PROPERTY ID # 514124-14-4160 (TD #47471)

# WARNING

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

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

## NOTE

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

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

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

AMOUNT NECESSARY TO REDEEM: (See amounts below)

MAKE CHECKS PAYABLE TO: BROWARD COUNTY TAX COLLECTOR

\* Amount due if paid by December 30, 2021 .....\$14,173.80  
Or

\* Amount due if paid by January 18, 2022 .....\$14,358.55

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

THERE ARE UNPAID TAXES ON THIS PROPERTY AND WILL BE SOLD AT PUBLIC AUCTION ON January 19, 2022 UNLESS THE BACK TAXES ARE PAID.

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

FOR TAX DEEDS PROCESS AND AUCTION RULES, PLEASE VISIT

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

PLEASE SERVE THIS ADDRESS OR LOCATION

RETESS, KEITH A  
6330 DAWSON STREET  
HOLLYWOOD, FL. 33023

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

**BROWARD COUNTY SHERIFF'S OFFICE**  
2601 West Broward Blvd Fort Lauderdale, Florida 33312

Sheriff # 21057295

Broward County, FL VS Keith A. Retess

**RETURN OF SERVICE**



Court Case # TD 47471

Hearing Date:01/19/2022

Received by CCN 12628

12/03/2021 10:48 AM

Type of Writ: Tax Sale - Broward

Court: County / Broward FL

Serve: **Keith A. Retess 6330 Dawson Street Hollywood FL 33023**

Served:

X

Not Served:

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

Date: 12/03/2021 Time: 2:40 PM

On Keith A. Retess in Broward County, Florida, by serving the within named person a true copy of the writ with the date and time of service endorsed thereon by me, and copy of the complaint petition or initial pleading by the following method:

Other Returns: Other Returns

/

COMMENTS: Posted tax notice on door.

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

**Gregory Tony, Sheriff**  
**Broward County, Florida**

By: *Annette Shannon*

D.S.

A. Shannon, #12628

RECEIPT INFORMATION		EXECUTION COSTS	DEMAND/LEVY INFORMATION	
Receipt #			Judgment Date	n/a
Check #			Judgment Amount	\$0.00
Service Fee	\$0.00		Current Interest Rate	0.00%
On Account	\$0.00		Interest Amount	\$0.00
Quantity			Liquidation Fee	\$0.00
Original	1		Sheriff's Fees	\$0.00
Services	1		Sheriff's Cost	\$0.00
			Total Amount	\$0.00

BROWARD COUNTY, FORT LAUDERDALE, FLORIDA  
RECORDS, TAXES AND TREASURY DIVISION/TAX DEED SECTION  
PROPERTY ID # 514124-14-4160 (TD #47471)

RECEIVED SHERIFF  
2021 DEC -1 PM 3:06  
BROWARD COUNTY, FLORIDA

# WARNING

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

### NOTE

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FOR TAX DEEDS PROCESS AND AUCTION RULES, PLEASE VISIT

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

**PLEASE SERVE THIS ADDRESS OR LOCATION**

RETESS, KEITH A  
6330 DAWSON STREET  
HOLLYWOOD, FL. 33023

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

DATE: December 1st, 2021  
PROPERTY ID # 514124-14-4160 (TD # 47471)

# WARNING

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KEITH A RETESS  
6330 DAWSON ST  
HOLLYWOOD, FL 33023

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

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**DATE: December 1st, 2021**  
**PROPERTY ID # 514124-14-4160 (TD # 47471)**

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2600 HOLLYWOOD BLVD  
HOLLYWOOD, FL 33020

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

DATE: December 1st, 2021  
PROPERTY ID # 514124-14-4160 (TD # 47471)

# WARNING

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COUNTRYWIDE HOME LOANS INC  
4500 PARK GRANADA  
CALABASAS, CA 91302

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DATE: December 1st, 2021  
PROPERTY ID # 514124-14-4160 (TD # 47471)

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

COUNTRYWIDE HOME LOANS, INC.  
MS SV-79 DOCUMENT PROCESSING  
PO BOX 10423  
VAN NUYS, CA 91410

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DATE: December 1st, 2021  
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# WARNING

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LORENA WILDY  
COUNTRYWIDE HOME LOANS, INC.  
1515 WALNUT GROOVE AVE, 2ND FLOOR  
ROSEMEAD, CA 91770

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

- \* Estimated Amount due if paid by December 30, 2021 .....\$14,173.80
- Or
- \* Estimated Amount due if paid by January 18, 2022 .....\$14,358.55

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FOR TAX DEEDS PROCESS AND AUCTION RULES, PLEASE VISIT

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

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

**DATE: December 1st, 2021**  
**PROPERTY ID # 514124-14-4160 (TD # 47471)**

# WARNING

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEM  
PO BOX 2026  
FLINT, MI 48501

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**DATE: December 1st, 2021**  
**PROPERTY ID # 514124-14-4160 (TD # 47471)**

# WARNING

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THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATE HOLDERS CWABS, INC.,  
ASSET-BACKED CERTIFICATES, SERIES 2007-7 C/O COUNTRYWIDE HOME LOANS, INC.  
7105 CORPORATE DRIVE, MAILSTOP PTX-B-35  
PLANO, TX 75024

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HOLLYWOOD, FL. 33023 IS BEING SCHEDULED FOR TAX DEED AUCTION. ONCE THE  
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**DATE: December 1st, 2021**  
**PROPERTY ID # 514124-14-4160 (TD # 47471)**

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THE BANK OF NEW YORK, INC.  
240 GREENWICH STREET  
NEW YORK, NY 10286

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DATE: December 1st, 2021  
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CT CORPORATION SYSTEM, REGISTERED AGENT  
O/B/O THE BANK OF NEW YORK, INC.  
1200 S PINE ISLAND ROAD  
PLANTATION, FL 33324

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\*GARCIA, ERMITA  
6325 FUNSTON ST  
HOLLYWOOD, FL 33023

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6333 FUNSTON ST  
HOLLYWOOD, FL 33023

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\*HUERTA, JOSE A  
6326 DAWSON ST  
HOLLYWOOD, FL 33023

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6334 DAWSON ST  
HOLLYWOOD, FL 33023

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\*YANES, FRANCISCO LUIS  
6329 FUNSTON ST  
HOLLYWOOD, FL 33023

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U.S. Postal Service  
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Domestic Mail Only

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

**OFFICIAL USE**

Certified Mail Fee

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

Return Receipt (hardcopy) \$

Return

Certl

Adult

Adult

Postage

\$

Total P

\$

Sent To

Street and Apt. No., or PO Box No.

City, State, ZIP+4®

**TD 47471 JANUARY 2022 WARNING**

\*YANES, FRANCISCO LUIS

6329 FUNSTON ST

HOLLYWOOD, FL 33023

7021 0950 0000 3270 0921

U.S. Postal Service<sup>SM</sup>  
**CERTIFIED MAIL<sup>®</sup> RECEIPT**  
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Return Receipt (hardcopy) \$

**TD 47471 JANUARY 2022 WARNING** <sup>k</sup>

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HOLLYWOOD, FL 33023

Post

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Tot

\$

Sent To

Street and Apt. No., or PO Box No.

City, State, ZIP+4<sup>®</sup>

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

See Reverse for Instructions

7021 0950 0000 3270 0914

7021 0950 0000 3270 0907

U.S. Postal Service  
**CERTIFIED MAIL® RECEIPT**  
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Return Receipt (hardcopy) \$

Return

Certif

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Postage

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Total Po

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6326 DAWSON ST

HOLLYWOOD, FL 33023

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Return Receipt (hardcopy)

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Postage

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Total

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Street and Apt. No., or PO Box No.

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6333 FUNSTON ST  
HOLLYWOOD, FL 33023

7201 0950 0000 3270 0891

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

See Reverse for Instructions

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Return Receipt (hardcopy) \$

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6325 FUNSTON ST  
HOLLYWOOD, FL 33023

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Pc  
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Sent To

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City, State, ZIP+4®

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

See Reverse for Instructions

7021 0950 0000 3270 0884

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**OFFICIAL USE**

Certified Mail Fee

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Return Receipt (hardcopy)

Return Receipt (electronic)

Signature Confirmation

Signature Required

Signature Restricted

Restricted Delivery

Insured Mail (up to \$500)

Insured Mail (over \$500)

Registered Mail

Registered Mail Restricted

Registered Mail Signature Required

Registered Mail Signature Restricted

Registered Mail Signature Confirmation

Registered Mail Signature Confirmation Restricted

Registered Mail Signature Confirmation Restricted (over \$500)

Registered Mail Signature Confirmation Restricted (over \$1000)

Registered Mail Signature Confirmation Restricted (over \$2500)

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Registered Mail Signature Confirmation Restricted (over \$10000)

Registered Mail Signature Confirmation Restricted (over \$25000)

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Registered Mail Signature Confirmation Restricted (over \$100000)

Registered Mail Signature Confirmation Restricted (over \$250000)

Registered Mail Signature Confirmation Restricted (over \$500000)

Registered Mail Signature Confirmation Restricted (over \$1000000)

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Registered Mail Signature Confirmation Restricted (over \$100000000000000000000000000)

Registered Mail Signature Confirmation Restricted (over \$250000000000000000000000000)

Registered Mail Signature Confirmation Restricted (over \$500000000000000000000000000)

**TD 47471 JANUARY 2022 WARNING**  
CT CORPORATION SYSTEM, REGISTERED AGENT  
O/B/O THE BANK OF NEW YORK, INC.  
1200 S PINE ISLAND ROAD  
PLANTATION, FL 33324

Sent To

Street and Apt. No., or PO Box No.

City, State, ZIP+4®

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

See Reverse for Instructions.

7021 0950 0000 3270 0877

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

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

**OFFICIAL USE**

Certified Mail Fee

\$

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

Return Receipt for Sender

Return

Certifier

Adult Signature

Adult Signature

Postage

\$

Total Postage

\$

Sent To

Street and Apt. No., or PO Box No.

City, State, ZIP+4®

**TD 47471 JANUARY 2022 WARNING**

THE BANK OF NEW YORK, INC.  
240 GREENWICH STREET  
NEW YORK, NY 10286

0990 0270 0660  
0950 0000  
7202 0950 0000 1202

U.S. Postal Service<sup>™</sup>  
**CERTIFIED MAIL<sup>®</sup> RECEIPT**  
Domestic Mail Only

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

**OFFICIAL USE**

Certified Mail Fee

\$

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

- Return Receipt
- Return Receipt with Proof of Mailing
- Certified Mail Restricted Delivery
- Adult Signature Required
- Adult Signature Restricted Delivery

Postage

\$

Total Payment

\$

Sent To

Street and Apt. No., or PO Box No.

City, State, ZIP+4<sup>®</sup>

PS Form 3800, April 2015 PSN 7530-02-000-9047 . . . See Reverse for Instructions

7202 0560 0000 3270 0290 E590

**TD 47471 JANUARY 2022 WARNING**  
THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATE  
HOLDERS CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES  
2007-7 C/O COUNTRYWIDE HOME LOANS, INC.  
7105 CORPORATE DRIVE, MAILSTOP PTX-B-35  
PLANO, TX 75024

U.S. Postal Service<sup>™</sup>  
**CERTIFIED MAIL<sup>®</sup> RECEIPT**  
*Domestic Mail Only*

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

**OFFICIAL USE**

Certified Mail Fee

\$

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

Return Receipt for Merchandise

Return

Certifi

Adult

Adult

Postage

\$

Total Po

\$

Sent To

Street and Apt. No., or PO Box No.

City, State, ZIP+4<sup>®</sup>

**TD 47471 JANUARY 2022 WARNING**  
MORTGAGE ELECTRONIC REGISTRATION SYSTEM  
PO BOX 2026  
FLINT, MI 48501

7021 0950 0000 3270 0846

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

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

**OFFICIAL USE**

Certified Mail Fee

\$

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

Return Receipt (hardcopy) \$

Return

Certifi

Adult

Adult

Postage

\$

Total P&c

\$

Sent To

Street and Apt. No., or PO Box No.

-----

City, State, ZIP+4®

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**TD 47471 JANUARY 2022 WARNING**

LORENA WILDY

COUNTRYWIDE HOME LOANS, INC.

1515 WALNUT GROOVE AVE, 2ND FLOOR

ROSEMEAD, CA 91770

7021 0950 0000 3270 0239

7021 0950 0000 3270 0822

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

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

**OFFICIAL USE**

Certified Mail Fee

\$

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

- Return I
- Return I
- Certified
- Adult SI
- Adult SI

**TD 47471 JANUARY 2022 WARNING**

COUNTRYWIDE HOME LOANS, INC.

MS SV-79 DOCUMENT PROCESSING

PO BOX 10423

VAN NUYS, CA 91410

Postage

\$

Total Post

\$

Sent To

Street and Apt. No., or PO Box No.

City, State, ZIP+4®

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

See Reverse for Instructions

7021 0950 0000 3270 0815

U.S. Postal Service<sup>SM</sup>  
**CERTIFIED MAIL<sup>®</sup> RECEIPT**  
Domestic Mail Only

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

**OFFICIAL USE**

Certified Mail Fee

\$

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

- Ret
- Ret
- Car
- Adr
- Adr

Postage

\$  
Total F

\$  
Sent To

Street and Apt. No., or PO Box No.

City, State, ZIP+4<sup>®</sup>

**TD 47471 JANUARY 2022 WARNING**  
COUNTRYWIDE HOME LOANS INC  
4500 PARK GRANADA  
CALABASAS, CA 91302

7021 0950 0000 3270 0806

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

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

**OFFICIAL USE**

Certified Mail Fee

\$

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

Return Receipt

Return Receipt with Proof of Mailing

Certified Mail

Adult Signature Required

Adult Signature Required

Postage

\$

Total P

\$

Sent To

Street and Apt. No., or PO Box No.

City, State, ZIP+4®

**TD 47471 JANUARY 2022 WARNING**  
CITY OF HOLLYWOOD TREASURY DIVISION  
2600 HOLLYWOOD BLVD  
HOLLYWOOD, FL 33020

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

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

**OFFICIAL USE**

Certified Mail Fee

\$

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

Return Receipt for Hard Copy \$

Ret

Ce

Ad

Ad

Postage

\$

Total

\$

Sent To

Street and Apt. No., or PO Box No.

City, State, ZIP+4®

**TD 47471 JANUARY 2022 WARNING**

KEITH A RETESS  
6330 DAWSON ST  
HOLLYWOOD, FL 33023

7021 0950 0000 3270 0792

**SENDER: COMPLETE THIS SECTION**

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

1. Article Addressed to:

**TD 47471 JANUARY 2022 WARNING**

\*HUERTA, JOSE A  
6326 DAWSON ST  
HOLLYWOOD, FL 33023



9590 9402 6614 1028 9018 40

2. Article Number (Transfer from service label)

7021 0950 0000 3270 0907

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

X *OPS RT08*  Agent  
 Addressee

B. Received by (Printed Name)

*J Huerta*

C. Date of Delivery

*12/5/20*

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

3. Service Type

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

Mail  
Mail Restricted Delivery  
(30)

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY														
<ul style="list-style-type: none"> <li>■ Complete items 1, 2, and 3.</li> <li>■ Print your name and address on the reverse so that we can return the card to you.</li> <li>■ Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>	<p>A. Signature</p> <p>X  <input type="checkbox"/> Agent  <input type="checkbox"/> Addressee</p>														
1. Article Addressed to:	<p>B. Received by (<i>Printed Name</i>)</p> <p>I. Tyson</p> <p>C. Date of Delivery</p> <p>1/25/21</p>														
<p><b>TD 47471 JANUARY 2022 WARNING</b></p> <p>*TYSON, IAN A          6334 DAWSON ST          HOLLYWOOD, FL 33023</p>  <p>9590 9402 6614 1028 8976 48</p>	<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes          If YES, enter delivery address below: <input type="checkbox"/> No</p>														
2. Article Number ( <i>Transfer from service label</i> )	<p>3. Service Type</p> <table border="0"> <tr> <td><input type="checkbox"/> Adult Signature</td> <td><input type="checkbox"/> Priority Mail Express®</td> </tr> <tr> <td><input type="checkbox"/> Adult Signature Restricted Delivery</td> <td><input type="checkbox"/> Registered Mail™</td> </tr> <tr> <td><input type="checkbox"/> Certified Mail®</td> <td><input type="checkbox"/> Registered Mail Restricted Delivery</td> </tr> <tr> <td><input type="checkbox"/> Certified Mail Restricted Delivery</td> <td><input type="checkbox"/> Signature Confirmation™</td> </tr> <tr> <td><input type="checkbox"/> Collect on Delivery</td> <td><input type="checkbox"/> Signature Confirmation Restricted Delivery</td> </tr> <tr> <td><input type="checkbox"/> Collect on Delivery Restricted Delivery</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Insured Mail</td> <td></td> </tr> </table>	<input type="checkbox"/> Adult Signature	<input type="checkbox"/> Priority Mail Express®	<input type="checkbox"/> Adult Signature Restricted Delivery	<input type="checkbox"/> Registered Mail™	<input type="checkbox"/> Certified Mail®	<input type="checkbox"/> Registered Mail Restricted Delivery	<input type="checkbox"/> Certified Mail Restricted Delivery	<input type="checkbox"/> Signature Confirmation™	<input type="checkbox"/> Collect on Delivery	<input type="checkbox"/> Signature Confirmation Restricted Delivery	<input type="checkbox"/> Collect on Delivery Restricted Delivery		<input type="checkbox"/> Insured Mail	
<input type="checkbox"/> Adult Signature	<input type="checkbox"/> Priority Mail Express®														
<input type="checkbox"/> Adult Signature Restricted Delivery	<input type="checkbox"/> Registered Mail™														
<input type="checkbox"/> Certified Mail®	<input type="checkbox"/> Registered Mail Restricted Delivery														
<input type="checkbox"/> Certified Mail Restricted Delivery	<input type="checkbox"/> Signature Confirmation™														
<input type="checkbox"/> Collect on Delivery	<input type="checkbox"/> Signature Confirmation Restricted Delivery														
<input type="checkbox"/> Collect on Delivery Restricted Delivery															
<input type="checkbox"/> Insured Mail															
7021 0950 0000 3270 0914	<p><input type="checkbox"/> Mail Restricted Delivery</p>														
PS Form 3811, July 2020 PSN 7530-02-000-9053	Domestic Return Receipt														

**SENDER: COMPLETE THIS SECTION**

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

1. Article Addressed to:

**TD 47471 JANUARY 2022 WARNING**  
THE BANK OF NEW YORK, INC.  
240 GREENWICH STREET  
NEW YORK, NY 10286



9590 9402 6614 1028 9017 96

2. Article Number (Transfer from service label)

7021 0950 0000 3270 0860

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

X

- Agent
- Addressee

B. Received by (Printed Name)

K. Moray

C. Date of Delivery

12/8/21

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

3. Service Type

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

Mail  
Restricted Delivery  
(3)

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
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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.

1. Article Addressed to:

**TD 47471 JANUARY 2022 WARNING**  
 CITY OF HOLLYWOOD TREASURY DIVISION<sup>2\*</sup>  
 2600 HOLLYWOOD BLVD  
 HOLLYWOOD, FL 33020



9590 9402 6614 1028 9016 11

2. Article Number (Transfer from service label)

7021 0950 0000 3270 0808

A. Signature  
 X *Jide*  Agent  
 Addressee

B. Received by (Printed Name) C. Date of Delivery

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

3. Service Type
- |  |   |
|--|---|
| <input type="checkbox"/> Adult Signature                         | <input type="checkbox"/> Priority Mail Express®                     |
| <input type="checkbox"/> Adult Signature Restricted Delivery     | <input type="checkbox"/> Registered Mail™                           |
| <input type="checkbox"/> Certified Mail®                         | <input type="checkbox"/> Registered Mail Restricted Delivery        |
| <input type="checkbox"/> Certified Mail Restricted Delivery      | <input type="checkbox"/> Signature Confirmation™                    |
| <input type="checkbox"/> Collect on Delivery                     | <input type="checkbox"/> Signature Confirmation Restricted Delivery |
| <input type="checkbox"/> Collect on Delivery Restricted Delivery |   |
| <input type="checkbox"/> Insured Mail                            |   |
| <input type="checkbox"/> Mail Restricted Delivery (10)           |   |

**SENDER: COMPLETE THIS SECTION**

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

1. Article Addressed to:

**TD 47471 JANUARY 2022 WARNING**  
 CT CORPORATION SYSTEM, REGISTERED AGENT  
 O/B/O THE BANK OF NEW YORK, INC.  
 1200 S PINE ISLAND ROAD  
 PLANTATION, FL 33324



9590 9402 6614 1028 9017 89

2. Article Number (Transfer from service label)

7021 0950 0000 3270 0877

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

**X**      **DEC 06 2021**

- Agent
- Addressee

B. Received by (Printed Name)

C. Date of Delivery

**CT CORP**

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

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

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY													
<ul style="list-style-type: none"> <li>■ Complete items 1, 2, and 3.</li> <li>■ Print your name and address on the reverse so that we can return the card to you.</li> <li>■ Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>	<p>A. Signature</p> <p>X <i>[Handwritten Signature]</i> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p>													
1. Article Addressed to:	B. Received by (Printed Name)	C. Date of Delivery												
<p style="text-align: center;"><b>TD 47471 JANUARY 2022 WARNING</b></p> <p style="text-align: center;">*GARCIA, ERMITA 6325 FUNSTON ST HOLLYWOOD, FL 33023</p>  <p style="text-align: center;">9590 9402 6614 1028 9017 72</p>	<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes</p> <p>If YES, enter delivery address below: <input type="checkbox"/> No</p> <p style="text-align: center;"><i>in mailbox</i></p>													
2. Article Number (Transfer from service label)	<p>3. Service Type</p> <table border="0"> <tr> <td><input type="checkbox"/> Adult Signature</td> <td><input type="checkbox"/> Priority Mail Express®</td> </tr> <tr> <td><input type="checkbox"/> Adult Signature Restricted Delivery</td> <td><input type="checkbox"/> Registered Mail™</td> </tr> <tr> <td><input type="checkbox"/> Certified Mail®</td> <td><input type="checkbox"/> Registered Mail Restricted Delivery</td> </tr> <tr> <td><input type="checkbox"/> Certified Mail Restricted Delivery</td> <td><input type="checkbox"/> Signature Confirmation™</td> </tr> <tr> <td><input type="checkbox"/> Collect on Delivery</td> <td><input type="checkbox"/> Signature Confirmation Restricted Delivery</td> </tr> <tr> <td><input type="checkbox"/> Collect on Delivery Restricted Delivery</td> <td></td> </tr> </table> <p>Mail Restricted Delivery (00)</p>		<input type="checkbox"/> Adult Signature	<input type="checkbox"/> Priority Mail Express®	<input type="checkbox"/> Adult Signature Restricted Delivery	<input type="checkbox"/> Registered Mail™	<input type="checkbox"/> Certified Mail®	<input type="checkbox"/> Registered Mail Restricted Delivery	<input type="checkbox"/> Certified Mail Restricted Delivery	<input type="checkbox"/> Signature Confirmation™	<input type="checkbox"/> Collect on Delivery	<input type="checkbox"/> Signature Confirmation Restricted Delivery	<input type="checkbox"/> Collect on Delivery Restricted Delivery	
<input type="checkbox"/> Adult Signature	<input type="checkbox"/> Priority Mail Express®													
<input type="checkbox"/> Adult Signature Restricted Delivery	<input type="checkbox"/> Registered Mail™													
<input type="checkbox"/> Certified Mail®	<input type="checkbox"/> Registered Mail Restricted Delivery													
<input type="checkbox"/> Certified Mail Restricted Delivery	<input type="checkbox"/> Signature Confirmation™													
<input type="checkbox"/> Collect on Delivery	<input type="checkbox"/> Signature Confirmation Restricted Delivery													
<input type="checkbox"/> Collect on Delivery Restricted Delivery														
PS Form 3811, July 2020 PSN 7530-02-000-9053	Domestic Return Receipt													

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
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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.

1. Article Addressed to:

**TD 47471 JANUARY 2022 WARNING**  
 \*YANES, FRANCISCO LUIS  
 6329 FUNSTON ST  
 HOLLYWOOD, FL 33023



9590 9402 6614 1028 9016 73

2. Article Number (Transfer from service label)

7021 0950 0000 3270 0921

A. Signature  
 X *[Handwritten Signature]*  Agent  Addressee

B. Received by (Printed Name) <i>R. YANES</i>	C. Date of Delivery <i>12/5/21</i>
--	---------------------------------------

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

*IN MAILBOX*

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

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none"> <li>■ Complete items 1, 2, and 3.</li> <li>■ Print your name and address on the reverse so that we can return the card to you.</li> <li>■ Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>	<p>A. Signature  <b>X CFS RTO8</b> <input checked="" type="checkbox"/> Agent  <input type="checkbox"/> Addressee</p>	
1. Article Addressed to:	<p>B. Received by (Printed Name)  <b>A Gradiz</b></p>	<p>C. Date of Delivery  <b>12/5/21</b></p>
<p><b>TD 47471 JANUARY 2022 WARNING</b>  *GRADIZ, ALMA G  6333 FUNSTON ST  HOLLYWOOD, FL 33023</p>  9590 9402 6614 1028 9018 57	<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes  if YES, enter delivery address below: <input type="checkbox"/> No</p> <p><i>in mail box</i></p>	
2. Article Number (Transfer from service label)	<p>3. Service Type</p> <input type="checkbox"/> Adult Signature <input type="checkbox"/> Priority Mail Express® <input type="checkbox"/> Adult Signature Restricted Delivery <input type="checkbox"/> Registered Mail™ <input type="checkbox"/> Certified Mail® <input type="checkbox"/> Registered Mail Restricted Delivery <input type="checkbox"/> Certified Mail Restricted Delivery <input type="checkbox"/> Signature Confirmation™ <input type="checkbox"/> Collect on Delivery <input type="checkbox"/> Signature Confirmation Restricted Delivery <input type="checkbox"/> Collect on Delivery Restricted Delivery <input type="checkbox"/> Restricted Delivery	
7021 0950 0000 3270 0891 <small>(over 900)</small>	Domestic Return Receipt	

**SENDER: COMPLETE THIS SECTION**

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

1. Article Addressed to:

**47471 JANUARY 2022 WARNING**  
 MORTGAGE ELECTRONIC REGISTRATION SYSTEM  
 PO BOX 2026  
 FLINT, MI 48501



9590 9402 6614 1028 9015 74

2. Article Number: (Transfer from service label)

7021 0950 0000 3270 0846

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

**X**  Agent  Addressee

B. Received by: *Joseph H. Hancock* C. Date of Delivery: **DEC 07 2021**

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

3. Service Type
- Adult Signature
  - Adult Signature Restricted Delivery
  - Certified Mail®
  - Certified Mail Restricted Delivery
  - Collect on Delivery
  - Collect on Delivery Restricted Delivery
  - Priority Mail Express®
  - Registered Mail™
  - Registered Mail Restricted Delivery
  - Signature Confirmation™
  - Signature Confirmation Restricted Delivery

**SENDER: COMPLETE THIS SECTION**

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

1. Article Addressed to:

**TD 47471 JANUARY 2022 WARNING**  
 KEITH A RETESS  
 6330 DAWSON ST  
 HOLLYWOOD, FL 33023



9590 9402 6614 1028 9016 28

2. Article Number (Transfer from service label):

7021 0950 0000 3270 0792

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature  
 X *CES*   Agent  
 Addressee

B. Received by (Printed Name) C. Date of Delivery  
*K RETESS* *12/5/21*

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

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

**SENDER: COMPLETE THIS SECTION**

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

**1. Article Addressed to:**

**TD 47471 JANUARY 2022 WARNING**  
 THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATE-HOLDERS CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2007-7 C/O COUNTRYWIDE HOME LOANS, INC.  
 7105 CORPORATE DRIVE, MAILSTOP PTX-B-35  
 PLANO, TX 75024



9590 9402 6614 1028 9017 41

**2. Article Number (Transfer from service label)**

7021 0750 0000 3270 0853

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

**COMPLETE THIS SECTION ON DELIVERY**

**A. Signature**

**X Bank of America**  Agent  
**Plano Mail Center**  Addressee  
**Plano, TX 75024**

**B. Received by (Printed Name)** **C. Date of Delivery**

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

Yes  
 No

**3. Service Type**

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

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Domestic Return Receipt