

TitleExpress®

A service of Grant Street Group

339 Sixth Ave, Suite 1400
Pittsburgh, PA 15222

TDA# 50699

Web: www.grantstreet.com

E-mail: TitleExpress@grantstreet.com

Phone: (412) 391-5555

At the request of the County Tax Collector for Broward County, FL, a search has been made of the Public Records for the following described property:

Parcel ID	Alt. Key	Property Address
4941 28 DM 0310	258741	8345 SUNRISE LAKES BLVD #307 SUNRISE LAKES 33322

Legal Description

Condominium Parcel No. 307 of SUNRISE LAKES CONDOMINIUM APTS. BUILDING NO. 42, according to the Declaration of Condominium thereof, recorded in Official Records Book 5896 at Page 536, of the Public Records of Broward County, Florida, and all Amendments thereto, if any.

Other Parcel Info

Certificate #	Assessed Value	Homestead?	Mobile Home?	Bankruptcy?
2021 - 6066	\$17,040	Yes	No	No

Owner of Record on Current Tax Roll
NORMAN BAIR

Billing Name & Address

8345 SUNRISE LAKES BLVD #307
SUNRISE FL 33322-1577

PROPERTY INFORMATION REPORT

This Property Information Report has been prepared in accordance with the requirements of Florida Statutes, Sections 197.502(4) and (5), and satisfies the minimum standards set forth in the Florida Administrative Code, Chapter 12D-13.061.

This report 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 is limited to the amount paid for this report, and is further limited to the person(s) expressly identified by name as the recipient(s) of the report.

Report Date:06/12/2023 **Search covers** **20 years** **through:**06/01/2023

Karen Klein
Title Examiner

General Examiner Comments:

APPARENT TITLE HOLDER**Name & Address of Record**

NORMAN BAIR
1301 AVENUE L
BROOKLYN NY 11230

Document

Warranty Deed
Bk:25780 Pg:260

Examiner Comments**Related Documents (for Reference)**

None found.

MORTGAGE HOLDER**Name & Address of Record**

BANK OF AMERICA, NA
100 NORTH TRYON STREET
CHARLOTTE NC 28255

Document

Mortgage
Bk:42627 Pg:948

Examiner Comments

Sunbiz Mortgage

C T CORPORATION SYSTEM, REGISTERED
AGENT
O/B/O BANK OF AMERICA, NA
1200 SOUTH PINE ISLAND ROAD
PLANTATION FL 33324

Sunbiz Mortgage

Related Documents (for Reference)

None found.

LIEN HOLDER**Name & Address of Record**

None found.

Document**Examiner Comments****Related Documents (for Reference)**

None found.

OTHER PARTIES

Name & Address of Record	Document	Examiner Comments
KHURSHID PATRICIA, REGISTERED AGENT O/B/O SUNRISE LAKES CONDOMINIUM APTS., INC 5 8133 SUNRISE LAKES BLVD SUNRISE FL 33322	Sunbiz COA	

Related Documents (for Reference)

None found.

OTHER DOCUMENTS

Document Type

Property Appraiser

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

CERTIFICATE OF MAILING NOTICES

Tax Deed #50699

**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 September 2023, 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:

BANK OF AMERICA, NA
100 NORTH TRYON STREET
CHARLOTTE, NC 28255

CITY OF SUNRISE
ATTN CITY MANAGER'S OFFICE
10770 W OAKLAND PARK BLVD
SUNRISE, FL 33351-6816

FISERV LENDING SOLUTIONS
27 INWOOD ROAD
ROCKY HILL, CT 06067

NORMAN BAIR
8345 SUNRISE LAKES BLVD
APT 307
SUNRISE, FL 33322-1577

NORMAN BAIR
93 FLANDER B
DELRAY BEACH, FL 33494

SUNRISE LAKES
CONDOMINIUM APTS., INC. 5
8133 SUNRISE LAKES
BOULEVARD
SUNRISE, FL 33322

C T CORPORATION SYSTEM,
REGISTERED AGENT
O/B/O BANK OF AMERICA, NA
1200 SOUTH PINE ISLAND
ROAD
PLANTATION, FL 33324

KHURSHID PATRICIA,
REGISTERED AGENT
O/B/O SUNRISE LAKES
CONDOMINIUM
APTS., INC 5
8133 SUNRISE LAKES BLVD
SUNRISE, FL 33322

NORMAN BAIR
1301 AVENUE L
BROOKLYN, NY 11230

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 September 2023 in compliance with section 197.522 Florida Statutes, 1995, as amended by Chapter 95-147 Senate Bill No. 596, Laws of Florida 1995.

SEAL

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

By _____
Deputy **Misty Del Hierro**

Broward County, Florida

INSTR # 118964271
Recorded 07/07/23 at 12:44 PM
Broward County Commission
1 Page(s)
#1

RECORDS, TAXES & TREASURY DIVISION/TAX DEED SECTION

NOTICE OF APPLICATION FOR TAX DEED NUMBER 50699

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: 494128-DM-0310
Certificate Number: 6066
Date of Issuance: 05/25/2021
Certificate Holder: FLORIDA TAX CERTIFICATE FUND LLC
Description of Property: SUNRISE LAKES 42 CONDO
UNIT 307
PER AMCDO BK/PG: 45615/1242

Name in which assessed: BAIR,NORMAN
Legal Titleholders: BAIR,NORMAN
8345 SUNRISE LAKES BLVD #307
SUNRISE, FL 33322-1577

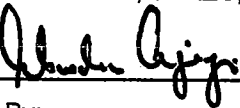
All of said property being in the County of Broward, State of Florida.

Unless such certificate shall be redeemed according to law the property described in such certificate will be sold to the highest bidder on the 18th day of October, 2023. Pre-bidding shall open at 9:00 AM EDT, sale shall commence at 10:00 AM EDT and shall begin closing at 11:01 AM EDT at:

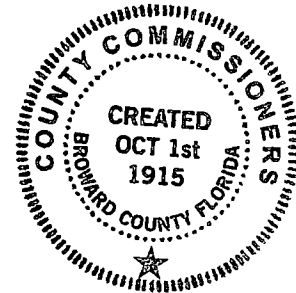
broward.deedauktion.net
**Pre-registration is required to bid.*

Dated this 3rd day of July, 2023.

Monica Cepero
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: 09/14/2023, 09/21/2023, 09/28/2023 & 10/05/2023
Minimum Bid: 9947.22

Broward County, Florida

RECORDS, TAXES & TREASURY DIVISION/TAX DEED SECTION

NOTICE OF APPLICATION FOR TAX DEED NUMBER 50699

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: 494128-DM-0310

Certificate Number: 6066

Date of Issuance: 05/25/2021

Certificate Holder: FLORIDA TAX CERTIFICATE FUND LLC

Description of Property: SUNRISE LAKES 42 CONDO
UNIT 307

PER AMCDO BK/PG: 45615/1242

Condominium Parcel No. 307 of SUNRISE LAKES
CONDOMINIUM APTS. BUILDING NO. 42, according to the
Declaration of Condominium thereof, recorded in Official Records
Book 5896 at Page 536, of the Public Records of Broward County,
Florida, and all Amendments thereto, if any.

Name in which assessed: BAIR,NORMAN

Legal Titleholders: BAIR,NORMAN
8345 SUNRISE LAKES BLVD #307
SUNRISE, FL 33322-1577

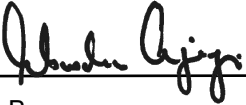
All of said property being in the County of Broward, State of Florida.

Unless such certificate shall be redeemed according to law the property described in such certificate will be sold to the highest bidder on the 18th day of October, 2023. Pre-bidding shall open at 9:00 AM EDT, sale shall commence at 10:00 AM EDT and shall begin closing at 11:01 AM EDT at:

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

Dated this 5th day of July, 2023.

Monica Cepero
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: 09/14/2023, 09/21/2023, 09/28/2023 & 10/05/2023

Minimum Bid: 10294.22

BROWARD

STATE OF FLORIDA
COUNTY OF BROWARD:

Before the undersigned authority personally appeared BARBARA JEAN COOPER, who on oath says that he or she is the LEGAL CLERK, of the Broward Daily Business Review f/k/a Broward Review, of Broward County, Florida; that the attached copy of advertisement, being a Legal Advertisement of Notice in the matter of

50699
NOTICE OF APPLICATION FOR TAX DEED
CERTIFICATE NUMBER: 6066

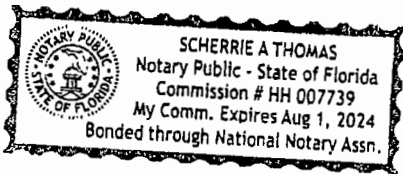
in the XXXX Court,
was published in a newspaper by print in the issues of
Broward Daily Business Review f/k/a Broward Review on

09/14/2023 09/21/2023 09/28/2023 10/05/2023

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

Sworn to and subscribed before me this
5 day of OCTOBER, A.D. 2023

(SEAL)
BARBARA JEAN COOPER personally known to me



**Broward County, Florida
RECORDS, TAXES & TREASURY
DIVISION/TAX DEED SECTION
NOTICE OF APPLICATION FOR
TAX DEED NUMBER 50699**

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: 494128-DM-0310
Certificate Number: 6066
Date of Issuance: 05/25/2021

Certificate Holder:
FLORIDA TAX CERTIFICATE
FUND LLC

Description of Property:
SUNRISE LAKES 42 CONDO
UNIT 307
PER AMCDO BK/PG: 45615/1242
Condominium Parcel No. 307 of
SUNRISE LAKES CONDOMINIUM
APTS. BUILDING NO. 42, ac-
cording to the Declaration of
Condominium thereof, recorded
in Official Records Book 5896
at Page 536, of the Public Records
of Broward County, Florida, and
all Amendments thereto, if any.

Name in which assessed:

BAIR, NORMAN

Legal Titleholders:

BAIR, NORMAN

93 FLANDERS B

DELRAY BEACH, FL 33484-5217

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

Unless such certificate shall be
redeemed according to law the property
described in such certificate will be
sold to the highest bidder on the 18th
day of October, 2023. 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.deeduction.net

*Pre-registration is required to bid.

Dated this 5th day of July, 2023.

Monica Cepero
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 suc-
cessful bidder is responsible to pay
any outstanding taxes.

Minimum Bid: 10294.22

401-314

9/14-21-28 10/5 23-20/000682510B

BROWARD COUNTY SHERIFF'S OFFICE

2601 West Broward Blvd Fort Lauderdale, Florida 33312

Sheriff # 23032460

Broward County, FL VS Norman Bair

RETURN OF SERVICE



Court Case # TD 50699

Hearing Date:10/18/2023

Received by CCN 17233

09/11/2023 11:02 AM

Type of Writ: Tax Sale - Broward

Court: County / Broward FL

Serve: **Norman Bair 8345 Sunrise Lakes Boulevard #307 Sunrise FL 33322**

Served:

Not Served:

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

Date: 09/11/2023 Time: 10:58 AM

On Norman Bair 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

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

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

By: *Veronika Rodriguez* 17233

D.S.

V. Rodriguez, #17233

RECEIPT INFORMATION

EXECUTION COSTS

DEMAND/LEVY INFORMATION

Receipt #	
Check #	
Service Fee	\$0.00
On Account	\$0.00
Quantity	
Original	1
Services	1

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

BROWARD COUNTY, FORT LAUDERDALE, FLORIDA
RECORDS, TAXES AND TREASURY DIVISION/TAX DEED SECTION
PROPERTY ID # 494128-DM-0310 (TD #50699)

WARNING

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

RECEIVED
SHERIFF
2023 SEP -6 PM 1:10
BROWARD COUNTY
FLORIDA

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 September 29, 2023\$1,803.66
Or

* Amount due if paid by October 17, 2023\$1,823.22

*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 October 18, 2023 UNLESS THE BACK TAXES ARE PAID.

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

FOR TAX DEEDS PROCESS AND AUCTION RULES, PLEASE VISIT

www.broward.org/recordstaxestreasury

PLEASE SERVE THIS ADDRESS OR LOCATION

BAIR, NORMAN
8345 SUNRISE LAKES BLVD #307
SUNRISE, FL 33322

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

This instrument was prepared by:
BERNARD A. SINGER, ESQ.
4700-B Sheridan street
Hollywood, Florida 33021
Record and Return to the Above.

Property Appraiser's Parcel Identification
Folio Number(s): 9128-DM-031

96-620382 T#002
12-14-96 01:07PM

\$ 0.73
DOCU. STAMPS-DEED
RECVD. BROWARD CNTY
B. JACK OSTERHOLT
COUNTY ADMIN.

OR 25780FG 1260

WARRANTY DEED (STATUTORY FORM)

THIS INDENTURE, made this 4th day of December, 1996, between ANNE BAIR and NORMAN BAIR, Trustees of the Anne Bair Revocable Living Trust u/a/d November 5, 1993, whose post office address is 8345 Sunrise Lakes Boulevard, Building 42, Apartment 307, City of Sunrise, County of Broward, State of Florida 33322, hereinafter collectively referred to as the "Grantor" and NORMAN BAIR, a single man, whose post office address is 1301 Avenue L, Brooklyn, NY 11230, hereinafter referred to as the "Grantee."

WITNESSETH:

That Grantor, for and in consideration of the sum of Ten Dollars (\$10.00) and other good and valuable consideration to Grantor in hand paid by Grantee, the receipt whereof is hereby acknowledged, Grantor has granted, bargained and sold to the Grantee, and Grantee's heirs and assigns forever, the following described land, situate, lying and being in Broward County, Florida:

Condominium Parcel No. 307 of SUNRISE LAKES CONDOMINIUM
APTS. BUILDING NO. 42, according to the Declaration of Condominium
thereof, recorded in Official Records Book 5896 at Page 536, of the Public
Records of Broward County, Florida, and all Amendments thereto, if any.

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


TOGETHER WITH all appurtenances, privileges, rights, interest, dower, reversions, remainders and easements thereunto appertaining;

TO HAVE AND TO HOLD in fee simple forever.

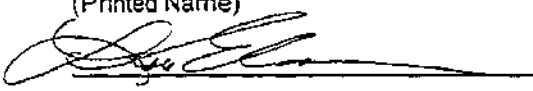
and the Grantor hereby covenants with said Grantee that Grantor is lawfully seized of said land in fee simple, that Grantor has good right and lawful authority to sell and convey said land, and Grantor does hereby fully warrant the title to the land, and will defend the same against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF, the Grantor has hereunto set their hands and seals the day and year first above written.

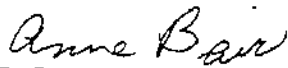
Signed, sealed and delivered
in our presence:




BERNARD A. SINGER
(Printed Name)



LESLIE E. CAEROLI
(Printed Name)
(AS TO ALL PARTIES)



ANNE BAIR, Trustee of the Anne Bair Revocable
Living Trust u/a/d November 5, 1993



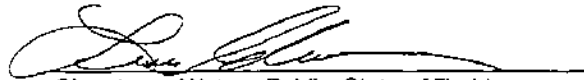
NORMAN BAIR, Trustee of the Anne Bair Revocable
Living Trust u/a/d November 5, 1993

STATE OF FLORIDA)
) SS:
COUNTY OF BROWARD)

The foregoing instrument was acknowledged before me this 4th day of February, 1994 by ANNE BAIR, as Trustee of the Anne Bair Revocable Living Trust, u/a/d November 5, 1993, and who is personally known to me or who has produced STATE OF FLA. ID as identification and who did not take an oath.



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



Signature of Notary Public, State of Florida

LESLIE E. CARZOLI

Printed Name of Notary Public

Notary Public

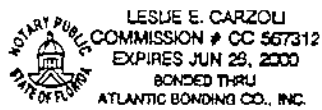
Title or rank

CC 567312

Serial Number, if any

STATE OF FLORIDA)
) SS:
COUNTY OF BROWARD)

The foregoing instrument was acknowledged before me this 4th day of February, 1994 by NORMAN BAIR, as Trustee of the Anne Bair Revocable Living Trust, u/a/d November 5, 1993, and who is personally known to me or who has produced NY DRIVER LICENSE as identification and who did not take an oath.





Signature of Notary Public, State of Florida

LESLIE E. CARZOLI

Printed Name of Notary Public

Notary Public

Title or rank

CC 567312

Serial Number, if any

BR 25780FS-1261

This Instrument Prepared By: ALLISON MITCHELL
Bank of America, NA
100 North Tryon Street
Charlotte NC 28255

After Recording Return To:



Record and Return To:
Fiserv Lending Solutions
27 Inwood Road
ROCKY HILL, CT 06867

Bair, Norman,
Loan Number: 68218002097299

095061441736070

5693

[Space Above This Line For Recording Data]

MORTGAGE

DEFINITIONS

(A) **"Security Instrument"** means this document, which is dated JUNE 9, 2006, together with all Riders to this document.

(B) **"Borrower"** is NORMAN BAIR

the party or parties who have signed this Security Instrument.
Borrower is the Mortgagor under this Security Instrument.

(C) **"Lender"** is Bank of America, NA

Lender is a National Banking Association organized and existing under the laws of THE UNITED STATES OF AMERICA
Lender's address is 100 North Tryon Street, Charlotte, North Carolina 28255

Lender is the Mortgagee under this Security Instrument.

(D) **"Agreement"** means the Home Equity Line of Credit Agreement signed by the Borrowers.

(E) **"Account"** means the Home Equity Line of Credit Account pursuant to which the Lender makes Advances to the Borrower at the Borrower's direction, allowing the Borrower to repay those Advances and take additional Advances, subject to the terms of the Agreement.

(F) **"Credit Limit"** means the maximum aggregate amount of principal that may be secured by this Security Instrument at any one time. The Credit Limit is \$50,000.00. Except to the extent prohibited by Applicable Law, the Credit Limit does not apply to interest, Finance Charges, and other fees and charges validly incurred by Borrower under the Agreement and this Security Instrument. The Credit Limit also does not apply to other advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.

(G) **"Account Balance"** is the total unpaid principal of the Account, plus earned but unpaid Finance Charges, outstanding fees, charges, and costs.

(H) **"Maturity Date"** is the date on which the entire Account Balance under the Agreement is due. The entire Account Balance on your Account, as defined in the Agreement and this Security Instrument, is due on JUNE 9, 2031

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

14

14

(J) "Secured Debt" means:

- (1) All amounts due under your Account, including principal, interest, Finance Charges, and other fees, charges, and costs incurred under the terms of this Security Instrument and all extensions, modifications, substitutions or renewals thereof.
- (2) Any advances made and expenses incurred by Lender under the terms of this Security Instrument.

(K) "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"/> 1-4 Family | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Escrow Rider |
| <input type="checkbox"/> Second Home | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Mortgage Insurance Rider |
| <input type="checkbox"/> Other(s) | | |

(L) "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.

(M) "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.

(N) "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.

(O) "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.

(P) "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 Agreement and/or this Security Instrument.

(Q) "Approved Prior Loan" means a lien which is and which lender acknowledges and agrees will continue to have priority over the lien created by 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 Credit Agreement; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Credit Agreement. For this purpose, Borrower does hereby mortgage, grant and convey to Lender, the following described property located in the

COUNTY of BROWARD

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Agreement shall not extend or postpone the due date, or change the amount, of the Minimum Payment.

3. Funds for Escrow Items. Borrower shall not be required to pay into escrow amounts due for taxes, assessments, leasehold payments, or other insurance premiums unless otherwise agreed in a separate writing.

4. Charges; Liens; Prior Security Interests. 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 a manner provided in Section 3.

Borrower shall promptly discharge any lien, other than the Approved Prior Loan, 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, other than the Approved Prior Loan, 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 in this Section.

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 the Agreement. Borrower shall pay when due, or shall cause to be paid when due, all sums required under the loan documents evidencing the Approved Prior Loan and shall perform or cause to be performed all of the covenants and agreements of Borrower or the obligor set forth in such loan documents. All of Lender's rights under this Covenant shall be subject to the rights of the Holder of the Approved Prior 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 Agreement. 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 shall become additional Secured Debt of Borrower and secured by this Security Instrument. These amounts shall be subject to the terms of the Agreement and the Security Instrument.

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 mortgagee 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 and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Agreement up to the amount of the outstanding Agreement Account Balance.

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 Secured Debt 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 Agreement 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 Agreement or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of the Agreement and 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 resides on 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 Home Equity Line of Credit Application Process; Default. Borrower shall be in default if, during the Account application process, or at any time during the term of the Agreement, 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 Account. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

Borrower is also in default if: 1) Borrower engages in fraud or makes a material misrepresentation at any time in connection with Borrower's Account; 2) Lender does not receive the full amount of any Minimum Payment due or Borrower fails to meet any of the other repayment terms of the Agreement; 3) Borrower's action or inaction adversely affects the Property or Lender's rights in it. Examples of these actions or inactions include, but are not limited to: a) Borrower's death, if Borrower is the sole person on the Account; or the death of all but one borrower which adversely affects Lender's security; b) Illegal use of the Property, if such use subjects the Property to seizure; c) Transfer of all or part of the Borrower's interest in the Property without Lender's written consent; d) All or part of the Property is taken by condemnation or eminent domain; e) Foreclosure of any senior lien on the Property; f) Failure to maintain required insurance on the Property; g) Waste or destructive use of the Property which adversely affects Lender's security; h) Failure to pay taxes or assessments on the Property; i) Permitting the creation of a senior lien on the Property other than an Approved Prior Loan; j) Filing of a judgment against Borrower, if the amount of the judgment and collateral subject to the judgment is such that Lender's security is adversely affected.

Lender may, at its option, take lesser actions than those described at the beginning of this Section. Such lesser actions may include, without limitation, suspending Borrower's Account and not allowing Borrower to obtain any further Advances, reducing Borrower's Credit Limit, and/or changing the payment terms on Borrower's Account. If Lender takes any such actions, this shall not constitute an election of remedies or a waiver of Lender's right to exercise any rights or remedies under the remainder of this Section, the remaining provisions of the Agreement, the Security Instrument, or at law or in equity. Lender may take action under this Section only after complying with any notice or cure provisions required under Applicable Law. In the event Lender elects not to terminate the Account or take any lesser action as provided in this Section, Lender does not forfeit or waive its right to do so at a later time if any of the circumstances described above exists at that time.

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 Secured Debt 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. Lender may without notice, perform or cause to be performed any covenant of Borrower in this Security Instrument, and Borrower appoints Lender as attorney in fact to sign Borrower's name. 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 this action, 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.

Any amounts disbursed by Lender under this Section shall become additional Secured Debt of Borrower secured by this Security Instrument, payable according to the terms of the Agreement and this Security Instrument. These amounts shall bear interest at the Agreement 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. Borrower is not required to obtain Mortgage Insurance unless otherwise agreed in writing.

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 Secured Debt 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 the Agreement and this Security Instrument.

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

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, and 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 Secured Debt 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 otherwise 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 Secured Debt secured by this Security Instrument granted by Lender to Borrower or any Successors 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 Agreement (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 Secured Debt 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 Agreement 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 and benefit the successors and assigns of Lender.

14. Agreement/Account 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 Account is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other Account charges collected or to be collected in connection with the Account exceed the permitted limits, then: (a) any such Account 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 Agreement 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 Agreement). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

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

address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Agreement conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Agreement 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 Agreement and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section, "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 or causes Lender to be paid all sums which then would be due under this Security Instrument and the Agreement 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 Secured Debt 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. Change of Servicer; Notice of Grievance. The Agreement or a partial interest in the Agreement (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 "Servicer") that collects the amounts due under the Agreement and this Security Instrument and performs other mortgage loan servicing obligations under the Agreement, this Security Instrument, and Applicable Law. There also might be one or more changes of the Servicer unrelated to a sale of the Agreement. If the Agreement is sold and thereafter the Agreement is serviced by a Servicer other than the purchaser of the Agreement, the servicing obligations to Borrower will remain with the Servicer or be transferred to a successor Servicer and are not assumed by the Agreement purchaser unless otherwise provided.

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 and allowed the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and reasonable time 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: (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 as required by Applicable Law prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument or the Agreement (but not prior to acceleration under Section 18 of the Security Instrument unless Applicable Law provides otherwise), Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee shall cause this notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall mail copies of the notice as prescribed by Applicable Law. After the time required by Applicable Law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

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

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


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

26. **Advances.** Any advance made at any time within 20 years from the date of the mortgage, up to the maximum Credit Limit specified in the mortgage, will be secured by the mortgage to the same extent as if such advance were made on the date of execution of the mortgage.

ANY ADVANCE THAT LENDER MAKES AT ANY TIME WITHIN 20 YEARS FROM THE DATE OF THIS MORTGAGE, UP TO THE MAXIMUM PRINCIPAL AMOUNT STATED IN THIS MORTGAGE, WILL BE SECURED BY THIS MORTGAGE TO THE SAME EXTENT AS IF THE ADVANCE WERE MADE ON THE DATE OF THE EXECUTION OF THIS MORTGAGE.

**MORTGAGEE REQUESTS NOTICE OF ANY ADVERSE ACTION
THAT A PRIORITY LIEN HOLDER TAKES WITH REGARD TO
THE PROPERTY, INCLUDING DEFAULT AND FORECLOSURE**

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



(Seal)
NORMAN BAIR (-Borrower)
8345 SUNRISE LAKES BLVD 307,
Sunrise, Florida 33322

(Seal)
-Borrower

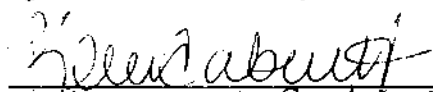
(Seal)
-Borrower

(Seal)
-Borrower

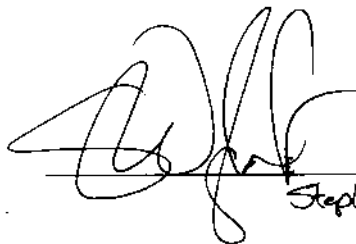
(Seal)
-Borrower

(Seal)
-Borrower

Signed, sealed and delivered in the presence of:



Jennifer Cabrera



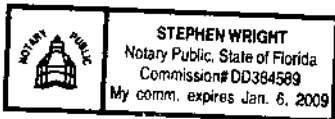
Stephen Wright

[Space Below This Line For Acknowledgment]

STATE OF FLORIDA
COUNTY OF **BROWARD**

The foregoing instrument was acknowledged before me this **9** day of **June 2000**
by **NORMAN BAIR**

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



(Seal)

FDL
(Type of Identification)

Signature
Stephen Wright

Name of Notary
Personal Baker

Title
DD384589

Serial Number, if any

G160FDGC

SCHEDULE A

THE FOLLOWING DESCRIBED REAL PROPERTY LYING AND BEING SITUATED IN BROWARD COUNTY, FLORIDA, TO-WIT:

UNIT 307, SUNRISE LAKES, BLDG 42, A CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF, AS RECORDED IN OFFICIAL RECORDS BOOK 5896, PAGE(S) 536, ET SEQ., OF THE PUBLIC RECORDS OF BROWARD COUNTY, FLORIDA; AND ANY AMENDMENTS THERETO; TOGETHER WITH AN UNDIVIDED INTEREST IN AND TO THOSE COMMON ELEMENTS APPURTENANT TO SAID UNIT IN ACCORDANCE WITH AND SUBJECT TO THE COVENANTS, CONDITIONS, RESTRICTIONS, TERMS AND OTHER PROVISIONS OF THAT DECLARATION OF CONDOMINIUM.

KNOWN: 8345 SUNRISE LAKES BLVD APT 30



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

Detail by Entity Name

Designation of Agent

BANK OF AMERICA, NATIONAL ASSOCIATION

Filing Information

Document Number Q17000000002

FEI/EIN Number NONE

Date Filed 01/03/2017

State US

Status ACTIVE

Principal Address

100 NORTH TRYON STREET
CHARLOTTE, NC 28255

Mailing Address

100 NORTH TRYON STREET
CHARLOTTE, NC 28255

Registered Agent Name & Address

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

Officer/Director Detail

NONE

Annual Reports

No Annual Reports Filed

Document Images

[01/03/2017 -- Designation of Agent](#)

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

Detail by Entity Name

Florida Not For Profit Corporation
SUNRISE LAKES CONDOMINIUM APTS., INC. 5

Filing Information

Document Number 729230
FEI/EIN Number 59-1570904
Date Filed 04/03/1974
State FL
Status ACTIVE

Principal Address

8133 SUNRISE LAKES BLVD
SUNRISE, FL 33322

Changed: 03/07/1985

Mailing Address

8133 SUNRISE LAKES BLVD
SUNRISE, FL 33322

Changed: 03/07/1985

Registered Agent Name & Address

PATRICIA, KHURSHID
8133 SUNRISE LAKES BLVD
SUNRISE, FL 33322

Name Changed: 12/15/2022

Address Changed: 07/23/2001

Officer/Director Detail

Name & Address

Title 2ND VICE PRESIDENT

DENEEN, GEOFFREY
8133 SUNRISE LAKES BLVD.
SUNRISE, FL 33322

Title Director

PEREZ, LUIS ENRIQUE
8133 SUNRISE LAKES BLVD.
SUNRISE, FL 33322

Title Director

MONTERO, ROBERTO
8133 SUNRISE LAKES BLVD.
SUNRISE, FL 33322

Title President

KHURSHID, PATRICIA
8133 SUNRISE LAKES BLVD
OFFICE
SUNRISE, FL 33322

Title 1ST VICE PRESIDENT

HULSE, CAROLINA
8133 SUNRISE LAKES BLVD
OFFICE
SUNRISE, FL 33322

Title ASST. SECRETARY

RIVERA, MYRIAM
8133 SUNRISE LAKES BLVD
OFFICE
SUNRISE, FL 33322

Title Secretary

SALDANA, GLORIA
8133 SUNRISE BLVD
OFFICE
SUNRISE, FL 33322

Title Treasurer

BRANDO, LINDA
8133 SUNRISE BLVD
OFFICE
SUNRISE, FL 33322

Title Asst. Treasurer

MARILYN, NUNEZ B
8133 SUNRISE BLVD
OFFICE
SUNRISE, FL 33322

Title Director

YOUNG , EVELYN
8133 SUNRISE BLVD
OFFICE
SUNRISE, FL 33322

Title Director

MONTALVO, LUIS
8133 SUNRISE BLVD
OFFICE
SUNRISE, FL 33322

Title Director

BARRET, MERRIS
8133 SUNRISE LAKES BLVD
OFFICE
SUNRISE, FL 33322

Title DIRECTOR

HIDALGO, JOSE
8133 SUNRISE LAKES BLVD
OFFICE
SUNRISE, FL 33322

Annual Reports

Report Year	Filed Date
2022	02/09/2022
2022	12/15/2022
2023	01/25/2023

Document Images

01/25/2023 -- ANNUAL REPORT	View image in PDF format
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[04/30/2009 -- ANNUAL REPORT](#)
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[05/15/2007 -- ANNUAL REPORT](#)
[06/05/2006 -- ANNUAL REPORT](#)
[03/21/2005 -- ANNUAL REPORT](#)
[03/12/2004 -- ANNUAL REPORT](#)
[01/24/2003 -- ANNUAL REPORT](#)
[02/08/2002 -- ANNUAL REPORT](#)
[07/23/2001 -- Reg. Agent Change](#)
[02/05/2001 -- ANNUAL REPORT](#)
[04/24/2000 -- ANNUAL REPORT](#)
[02/22/1999 -- ANNUAL REPORT](#)
[03/26/1998 -- ANNUAL REPORT](#)
[02/27/1997 -- ANNUAL REPORT](#)
[03/20/1996 -- ANNUAL REPORT](#)
[03/21/1995 -- ANNUAL REPORT](#)

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

DATE: September 1st, 2023
PROPERTY ID # 494128-DM-0310 (TD # 50699)

WARNING

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

BANK OF AMERICA, NA
100 NORTH TRYON STREET
CHARLOTTE, NC 28255

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 8345 SUNRISE LAKES BOULEVARD #307, SUNRISE, FL 33322 IS BEING SCHEDULED FOR TAX DEED AUCTION. ONCE THE PROPERTY IS SOLD, UNPAID TAXES CAN NO LONGER BE REDEEMED. OTHER TAX YEARS MAY BE OWED BUT NOT INCLUDED IN THE AMOUNT BELOW, PLEASE CALL FOR MORE INFORMATION.

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

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

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

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

- * Estimated Amount due if paid by September 29, 2023\$1,754.66
- Or
- * Estimated Amount due if paid by October 17, 2023\$1,774.22

THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON October 18, 2023 UNLESS ALL BACK TAXES ARE PAID PRIOR TO AUCTION.

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

FOR TAX DEEDS PROCESS AND AUCTION RULES, PLEASE VISIT
www.broward.org/recordstaxestreasury

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

DATE: September 1st, 2023
PROPERTY ID # 494128-DM-0310 (TD # 50699)

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CITY OF SUNRISE
ATTN CITY MANAGER'S OFFICE
10770 W OAKLAND PARK BLVD
SUNRISE, FL 33351-6816

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

DATE: September 1st, 2023
PROPERTY ID # 494128-DM-0310 (TD # 50699)

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FISERV LENDING SOLUTIONS
27 INWOOD ROAD
ROCKY HILL, CT 06067

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

DATE: September 1st, 2023
PROPERTY ID # 494128-DM-0310 (TD # 50699)

WARNING

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NORMAN BAIR
8345 SUNRISE LAKES BLVD APT 307
SUNRISE, FL 33322-1577

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 8345 SUNRISE LAKES BOULEVARD #307, SUNRISE, FL 33322 IS BEING SCHEDULED FOR TAX DEED AUCTION. ONCE THE PROPERTY IS SOLD, UNPAID TAXES CAN NO LONGER BE REDEEMED. OTHER TAX YEARS MAY BE OWED BUT NOT INCLUDED IN THE AMOUNT BELOW, PLEASE CALL FOR MORE INFORMATION.

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FOR TAX DEEDS PROCESS AND AUCTION RULES, PLEASE VISIT
www.broward.org/recordstaxestreasury

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

DATE: September 1st, 2023
PROPERTY ID # 494128-DM-0310 (TD # 50699)

WARNING

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NORMAN BAIR
93 FLANDER B
DELRAY BEACH, FL 33494

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 8345 SUNRISE LAKES BOULEVARD #307, SUNRISE, FL 33322 IS BEING SCHEDULED FOR TAX DEED AUCTION. ONCE THE PROPERTY IS SOLD, UNPAID TAXES CAN NO LONGER BE REDEEMED. OTHER TAX YEARS MAY BE OWED BUT NOT INCLUDED IN THE AMOUNT BELOW, PLEASE CALL FOR MORE INFORMATION.

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

DATE: September 1st, 2023
PROPERTY ID # 494128-DM-0310 (TD # 50699)

WARNING

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SUNRISE LAKES CONDOMINIUM APTS., INC. 5
8133 SUNRISE LAKES BOULEVARD
SUNRISE, FL 33322

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 8345 SUNRISE LAKES BOULEVARD #307, SUNRISE, FL 33322 IS BEING SCHEDULED FOR TAX DEED AUCTION. ONCE THE PROPERTY IS SOLD, UNPAID TAXES CAN NO LONGER BE REDEEMED. OTHER TAX YEARS MAY BE OWED BUT NOT INCLUDED IN THE AMOUNT BELOW, PLEASE CALL FOR MORE INFORMATION.

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

DATE: September 1st, 2023
PROPERTY ID # 494128-DM-0310 (TD # 50699)

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C T CORPORATION SYSTEM, REGISTERED AGENT
O/B/O BANK OF AMERICA, NA
1200 SOUTH PINE ISLAND ROAD
PLANTATION, FL 33324

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

DATE: September 1st, 2023
PROPERTY ID # 494128-DM-0310 (TD # 50699)

WARNING

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KHURSHID PATRICIA, REGISTERED AGENT
O/B/O SUNRISE LAKES CONDOMINIUM
APTS., INC 5
8133 SUNRISE LAKES BLVD
SUNRISE, FL 33322

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NORMAN BAIR
1301 AVENUE L
BROOKLYN, NY 11230

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

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

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

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

- * Estimated Amount due if paid by September 29, 2023\$1,754.66
- Or
- * Estimated Amount due if paid by October 17, 2023\$1,774.22

THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON October 18, 2023 UNLESS ALL BACK TAXES ARE PAID PRIOR TO AUCTION.

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

FOR TAX DEEDS PROCESS AND AUCTION RULES, PLEASE VISIT
www.broward.org/recordstaxestreasury

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

For delivery information, visit our website at www.usps.com®.

OFFICIAL USE

9589 0710 5270 0446 5989 91

Certified Mail Fee
\$ _____

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

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

Postmark
Here

Postage

TD 50699 OCTOBER 2023 WARNING
BANK OF AMERICA, NA
100 NORTH TRYON STREET
CHARLOTTE, NC 28255

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

For delivery information, visit our website at www.usps.com®.

OFFICIAL USE

Certified Mail Fee

\$

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

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

Postmark
Here

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Sei

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City, State, ZIP+4®

TD 50699 OCTOBER 2023 WARNING
CITY OF SUNRISE
ATTN CITY MANAGER'S OFFICE
10770 W OAKLAND PARK BLVD
SUNRISE, FL 33351-6816

9589 0710 5270 0446 5999 98

9589 0710 5270 0446 5990 04

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

For delivery information, visit our website at www.usps.com®.

OFFICIAL USE

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

Postmark
Here

Postage
\$
Total
\$
Sent
\$
Street

TD 50699 OCTOBER 2023 WARNING
FISERV LENDING SOLUTIONS
27 INWOOD ROAD
ROCKY HILL, CT 06067

City, State, ZIP+4®

9589 0710 5270 0446 5990 11

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

For delivery information, visit our website at www.usps.com®.

OFFICIAL USE

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

Postmark
Here

Postage
\$
Total
\$
Sent
\$
Street

TD 50699 OCTOBER 2023 WARNING
NORMAN BAIR
8345 SUNRISE LAKES BLVD APT 307
SUNRISE, FL 33322-1577

City, State, ZIP+4®

9589 0710 5270 0446 5990 28

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

For delivery information, visit our website at www.usps.com®.

OFFICIAL USE

Certified Mail Fee

\$ _____

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

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

Postmark
Here

TD 50699 OCTOBER 2023 WARNING
NORMAN BAIR
93 FLANDER B
DELRAY BEACH, FL 33494

City, State, ZIP+4®

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

For delivery information, visit our website at www.usps.com®.

OFFICIAL USE

Certified Mail Fee

\$

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

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

Postmark
Here

Postage

\$

Total

\$

Sent

Street

City, State, ZIP+4®

TD 50699 OCTOBER 2023 WARNING
SUNRISE LAKES CONDOMINIUM APTS., INC. 5
8133 SUNRISE LAKES BOULEVARD
SUNRISE, FL 33322

9589 0730 5270 0446 5990 35

9589 0730 0446 5990 42

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

For delivery information, visit our website at www.usps.com®.

OFFICIAL USE

Certified Mail Fee \$ _____

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

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

Postmark
Here

Ad

Posta

\$ Total

\$ Sent

Street

City, State, ZIP+4®

TD 50699 OCTOBER 2023 WARNING
CT CORPORATION SYSTEM, REGISTERED AGENT
O/B/O BANK OF AMERICA, NA
1200 SOUTH PINE ISLAND ROAD
PLANTATION, FL 33324

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

For delivery information, visit our website at www.usps.com®.

OFFICIAL USE

9589 0710 5270 0446 5990 59

Certified Mail Fee \$ _____
Extra Services & Fees (check box, add fee as appropriate)
 Return Receipt (hardcopy) \$ _____
 Return Receipt (electronic) \$ _____
 Certified Mail Restricted Delivery \$ _____
 Adult Signature Required \$ _____
 Adult Signature Restricted Delivery \$ _____

Postmark
Here

Postage \$ _____
Total Postage \$ _____
Sent To _____
Street or _____
City, State, ZIP+4® _____

TD 50699 OCTOBER 2023 WARNING
KHURSHID PATRICIA, REGISTERED AGENT
O/B/O SUNRISE LAKES CONDOMINIUM
APTS., INC 5
8133 SUNRISE LAKES BLVD
SUNRISE, FL 33322

9589 0710 5270 0446 5990 66

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

For delivery information, visit our website at www.usps.com®.

OFFICIAL USE

Certified Mail Fee
\$ _____

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

Return Receipt (hardcopy) \$ _____

Return Receipt (electronic) \$ _____

Certified Mail Restricted Delivery \$ _____

Adult Signature Required \$ _____

Adult Signature Restricted Delivery \$ _____

Postmark
Here

Pos
\$ _____

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\$ _____

Str
\$ _____

City, State, ZIP+4®

TD 50699 OCTOBER 2023 WARNING
NORMAN BAIR
1301 AVENUE L
BROOKLYN, NY 11230

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 50699 OCTOBER 2023 WARNING
KHURSHID PATRICIA, REGISTERED AGENT
O/B/O SUNRISE LAKES CONDOMINIUM
APTS., INC 5
8133 SUNRISE LAKES BLVD
SUNRISE, FL 33322

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X *Alfredo J* Agent
 Addressee

B. Received by (Printed Name)

C. Date of Delivery

9/8

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



9590 9402 7201 1284 6294 62

59 0710 5270 10446 15890 159

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 50699 OCTOBER 2023 WARNING
SUNRISE LAKES CONDOMINIUM APTS., INC. 5
8133 SUNRISE LAKES BOULEVARD
SUNRISE, FL 33322



9590 9402 7201 1284 6294 86

COMPLETE THIS SECTION ON DELIVERY

A. Signature Agent
 Addressee

B. Received By (Printed Name) C. Date of Delivery
A. Medo J 7-8

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

9589 0710 5270 0446 5990 35

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 50699 OCTOBER 2023 WARNING
CITY OF SUNRISE
ATTN CITY MANAGER'S OFFICE
10770 W OAKLAND PARK BLVD
SUNRISE, FL 33351-6816

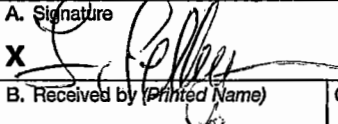

 9590 9402 7201 1284 6295 23

2. Article Number (Transfer from service label)
589 0710 5270 0446 5999 98

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature Agent
 Addressee

X 

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

Domestic Return Receipt

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

TD 50699 OCTOBER 2023 WARNING
CT CORPORATION SYSTEM, REGISTERED AGENT
 O/B/O BANK OF AMERICA, NA
 1200 SOUTH PINE ISLAND ROAD
 PLANTATION, FL 33324



9590 9402 7201 1284 6294 79

COMPLETE THIS SECTION ON DELIVERY

A. Signature

RECEIVED

- Agent
- Addressee

B. Received by (Printed Name)

SEP 08 2023

C. Date of Delivery

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

CT CORPORATION

3. Service Type

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

9589 0710 5270 0446 5990 42

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 50699 OCTOBER 2023 WARNING

**BANK OF AMERICA, NA
100 NORTH TRYON STREET
CHARLOTTE, NC 28255**



9590 9402 7201 1284 6295 30

2. Article Number (Transfer from service label)

9589 0710 5270 0446 5989 91

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X Lavoris Little Agent Addressee

B. Received by (Printed Name)

Lavoris Little

C. Date of Delivery

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

3. Service Type

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

Mail Restricted Delivery (00)

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 50699 OCTOBER 2023 WARNING
NORMAN BAIR
8345 SUNRISE LAKES BLVD APT 307
SUNRISE, FL 33322-1577



9590 9402 7201 1284 6295 09

COMPLETE THIS SECTION ON DELIVERY

A. Signature *[Handwritten Signature]* Agent Addressee

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

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

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 | |
- Registered Mail
 Registered Mail Restricted Delivery (over \$500)

9589 1071011527010446 15990110

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 50699 OCTOBER 2023 WARNING
NORMAN BAIR
93 FLANDER B
DELRAY BEACH, FL 33494



9590 9402 7201 1284 6294 93

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X *[Handwritten Signature]*

- Agent
- Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

3. Service Type

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

9589 0710 5270 0446 5990 28