

TitleExpress®

A service of Grant Street Group

339 Sixth Ave, Suite 1400
Pittsburgh, PA 15222

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
4942 20 BG 0240	327171	115 LAKE EMERALD DRIVE #304 OAKLAND OARK 33309-6255

Legal Description

Condominium Unit No. 304 (a/k/a Unit 304, Building 115), of Lake Emerald Condominium No. Six, Phase I, a Condominium, according to the Declaration thereof, as recorded in Official Records Book 12943, at Page 696, of the Public Records of Broward County, Florida, and all Amendments thereto, together with an undivided interest in the common elements appurtenant thereto.

Other Parcel Info

Certificate #	Assessed Value	Homestead?	Mobile Home?	Bankruptcy?
2021 - 7697	\$131,120	Yes	No	No

Owner of Record on Current Tax Roll
LAETTA LOWE

Billing Name & Address

115 LAKE EMERALD DR #304
OAKLAND PARK FL 33309

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:01/16/2024 **Search covers** **20 years** **through:**12/27/2023

Brian Johnson
Title Examiner

General Examiner Comments:

The legal description on the vesting deed(s) and Property Appraiser records appear to describe the same property. Property Appraiser references 13044-699 an Addendum for Phase II. Subject property is in Phase I.

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

LAETTA LOWE
115 LAKE EMERALD DRIVE # 304
OAKLAND PARK FL 33309

Document

Warranty Deed
Inst:116258080

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

Warranty Deed
Bk:33110 Pg:724

Warranty Deed
Bk:37438 Pg:116

Warranty Deed
Bk:46845 Pg:1092

Warranty Deed
Bk:48224 Pg:1843

MORTGAGE HOLDER**Name & Address of Record**

NATIONSBANC MORTGAGE CORPORATION
P.O. BOX 35140
LOUISVILLE KY 40232

Document

Mortgage
Bk:26669 Pg:886

Examiner Comments

Nationsbanc Mortgage
Corporation n/k/a Bank of
America, N.A.

BANK OF AMERICA, NATIONAL ASSOCIATION
100 NORTH TRYON STREET
CHARLOTTE NC 28255

Sunbiz-Mortgage

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

Sunbiz-Mortgage

Related Documents (for Reference)

None found.

LIEN HOLDER

Name & Address of Record	Document	Examiner Comments
LAKE EMERALD OWNERS' ASSOCIATION, INC. C/O: BOARD OF DIRECTORS FOR LAKE EMERALD OWNERS' ASSOCIATION, INC. 108 LAKE EMERALD DRIVE OAKLAND PARK FL 33309	Lien Inst:116882018	
LAKE EMERALD OWNERS ASSOCIATION, INC. DANIA S. FERNANDEZ, ESQ. DANIA S. FERNANDEZ & ASSOCIATES, P.A. 13500 SW 88TH STREET, SUITE # 265 MIAMI FL 33186	Lis Pendens Inst:118833976	
LAKE EMERALD OWNERS' ASSOCIATION, INC. 108 LAKE EMERALD DR OAKLAND PARK FL 33309	Sunbiz- Association	
DANIA S. FERNANDEZ & ASSOICATES, P.A., REGISTERED AGENT O/B/O LAKE EMERALD OWNERS' ASSOCIATION, INC 13500 SW 88TH STREET 265 MIAMI FL 33186	Sunbiz- Association	

Related Documents (for Reference)

None found.

OTHER PARTIES

Name & Address of Record	Document	Examiner Comments
None found.		

Related Documents (for Reference)

None found.

OTHER DOCUMENTS

Document Type

Property Appraiser



Site Address	115 LAKE EMERALD DRIVE #304, OAKLAND PARK FL 33309-6255	ID #	4942 20 BG 0240
Property Owner	LOWE, LAETTA	Millage	1712
Mailing Address	115 LAKE EMERALD DR #304 OAKLAND PARK FL 33309	Use	04
Abbr Legal Description	LAKE EMERALD CONDOMINIUM NO. SIX UNIT 304 BLDG 115 PHASE I PER AMCDO BK/PG: 13044/699		

The just values displayed below were set in compliance with **Sec. 193.011**, Fla. Stat., and include a reduction for costs of sale and other adjustments required by **Sec. 193.011(8)**.

Property Assessment Values					
Year	Land	Building / Improvement	Just / Market Value	Assessed / SOH Value	Tax
2023	\$16,260	\$146,300	\$162,560	\$131,120	
2022	\$14,100	\$126,900	\$141,000	\$127,310	\$2,116.80
2021	\$12,360	\$111,250	\$123,610	\$123,610	\$2,011.16

2023 Exemptions and Taxable Values by Taxing Authority				
	County	School Board	Municipal	Independent
Just Value	\$162,560	\$162,560	\$162,560	\$162,560
Portability	0	0	0	0
Assessed/SOH 20	\$131,120	\$131,120	\$131,120	\$131,120
Homestead 100%	\$25,000	\$25,000	\$25,000	\$25,000
Add. Homestead	\$25,000	0	\$25,000	\$25,000
Wid/Vet/Dis	0	0	0	0
Senior	0	0	0	0
Exempt Type	0	0	0	0
Taxable	\$81,120	\$106,120	\$81,120	\$81,120

Sales History			
Date	Type	Price	Book/Page or CIN
12/6/2019	WD-Q	\$147,000	116258080
10/5/2011	WD-Q	\$81,500	48224 / 1843
1/19/2010	WD-Q-SS	\$65,000	46845 / 1092
5/5/2004	WD	\$150,000	37438 / 116
4/30/2002	WD	\$94,500	33110 / 724

Land Calculations		
Price	Factor	Type
Adj. Bldg. S.F.		920
Units/Beds/Baths		1/2/2
Eff./Act. Year Built: 1986/1985		

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

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

CERTIFICATE OF MAILING NOTICES

Tax Deed #51624

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 April 2024, 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, NATIONAL
ASSOCIATION
100 NORTH TRYON STREET
CHARLOTTE, NC 28255

NATIONS BANC MORTGAGE
CORPORATION
P.O. BOX 35140
LOUISVILLE, KY 40232

LAKE EMERALD OWNERS
ASSOCIATION, INC.
DANIA S. FERNANDEZ, ESQ.
DANIA S. FERNANDEZ & ASSOCIATES,
P.A.
13500 SW 88TH STREET, SUITE # 265
MIAMI, FL 33186
CITY OF OAKLAND PARK
ANDREW THOMPSON, BUDGET
OFFICE
3650 NE 12TH AVE
OAKLAND PARK, FL 33334-4525

LAKE EMERALD OWNERS'
ASSOCIATION, INC.
108 LAKE EMERALD DR
OAKLAND PARK, FL 33309

LAKE EMERALD OWNERS'
ASSOCIATION, INC.
C/O: BOARD OF DIRECTORS FOR
LAKE
EMERALD OWNERS' ASSOCIATION,
INC.
108 LAKE EMERALD DRIVE
OAKLAND PARK, FL 33309

BROWARD COUNTY CLERK OF THE
CIRCUIT COURT
201 SE 6TH ST RM 18150
FORT LAUDERDALE, FL 33301-3303

DANIA S. FERNANDEZ & ASSOCIATES,
P.A., REGISTERED AGENT
O/B/O LAKE EMERALD OWNERS'
ASSOCIATION, INC
13500 SW 88TH STREET
265
MIAMI, FL 33186

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

LAETTA LOWE
115 LAKE EMERALD DRIVE # 304
OAKLAND PARK, FL 33309

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 April 2024 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

21
Broward County, Florida

INSTR # 119375514
Recorded 02/06/24 at 10:55 AM
Broward County Commission
1 Page(s)
#21

RECORDS, TAXES & TREASURY DIVISION/TAX DEED SECTION

NOTICE OF APPLICATION FOR TAX DEED NUMBER 51624

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: 494220-BG-0240
Certificate Number: 7697
Date of Issuance: 05/25/2021
Certificate Holder: MUNICIPAL POINT CAPITAL LP
Description of Property: LAKE EMERALD CONDOMINIUM NO. SIX
UNIT 304 BLDG 115
PHASE I
PER AMCDO BK/PG: 13044/699

Name in which assessed: LOWE,LAETTA
Legal Titleholders: LOWE,LAETTA
115 LAKE EMERALD DR #304
OAKLAND PARK, FL 33309

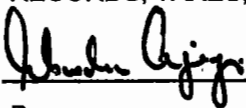
All of said property being in the County of Broward, State of Florida.

Unless such certificate shall be redeemed according to law the property described in such certificate will be sold to the highest bidder on the 15th day of May, 2024. 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 February, 2024.

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: browardcountylegalnotices.com
Publish the Weeks of: 04/11/2024, 04/18/2024, 04/25/2024 & 05/02/2024
Minimum Bid: 76780.00

Broward County, Florida

RECORDS, TAXES & TREASURY DIVISION/TAX DEED SECTION

NOTICE OF APPLICATION FOR TAX DEED NUMBER 51624

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: 494220-BG-0240

Certificate Number: 7697

Date of Issuance: 05/25/2021

Certificate Holder: MUNICIPAL POINT CAPITAL LP

Description of Property: LAKE EMERALD CONDOMINIUM NO. SIX
UNIT 304 BLDG 115
PHASE I
PER AMCDO BK/PG: 13044/699

Condominium Unit No. 304 (a/k/a Unit 304, Building 115), of Lake Emerald Condominium No. Six, Phase I, a Condominium, according to the Declaration thereof, as recorded in Official Records Book 12943, at Page 696, of the Public Records of Broward County, Florida, and all Amendments thereto, together with an undivided interest in the common elements appurtenant thereto.

Name in which assessed: LOWE, LAETTA

Legal Titleholders: LOWE, LAETTA
115 LAKE EMERALD DR #304
OAKLAND PARK, FL 33309

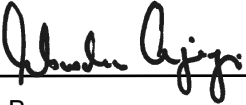
All of said property being in the County of Broward, State of Florida.

Unless such certificate shall be redeemed according to law the property described in such certificate will be sold to the highest bidder on the 15th day of May, 2024. 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 6th day of February, 2024.

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: browardcountylegalnotices.com
Publish the Weeks of: 04/11/2024, 04/18/2024, 04/25/2024 & 05/02/2024
Minimum Bid: 77047.00

Notice of Application for Tax Deed Legal Notice

04/11/2024 9:43 AM (EDT)



Please choose a category Notice of Application for Tax Deed

Title BROWARD COUNTY, FLORIDA RECORDS, TAXES & TREASURY DIVISION
NOTICE OF APPLICATION FOR MAY 15, 2024, TAX DEED AUCTION

Publish Date 04/11/2024

Publish Time 9:37 AM (EDT)

Description STATUTORY ADVERTISEMENT OF THE NOTICE OF APPLICATION FOR TAX DEED NUMBERS: 51243, 51313, 51351, 51562, 51564, 51568, 51577, 51578, 51579, 51582, 51589, 51602, 51609, 51610, 51618, 51624, 51629, 51640, 51647, 51653, 51682, 51683, 51706, 51709, 51716, 51718, 51731, 51736, 51741, 51742, 51747, 51748, 51752, 51760, 51764, 51767, 51769, 51771, 51779.
TAX DEED AUCTION SCHEDULED MAY 15, 2024
PUBLISH THE WEEKS OF 04/11/2024, 04/18/2024, 04/25/2024, 05/02/2024 at <https://browardcountylegalnotices.com>

Attach Files (Optional)

 ADS MAY 15, 2024 TAX DEED AUCTION.pdf

Submitted by (Email Address) Cvilleda@broward.org

Signature

A handwritten signature in black ink, appearing to read "Cvilleda".

BROWARD COUNTY SHERIFF'S OFFICE

2601 West Broward Blvd Fort Lauderdale, Florida 33312

Sheriff # 24012303

Broward County, FL VS Laetta Lowe

RETURN OF SERVICE



Court Case # TD 51624

Hearing Date: 05/15/2024

Received by CCN 14730

04/04/2024 8:46 AM

Type of Writ: Tax Sale - Broward

Court: County / Broward FL

Serve: **Laetta Lowe 115 Lake Emerald Drive #304 Oakland Park FL 33309**

Served:

Not Served:

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

Date: 04/04/2024 Time: 12:00 PM

On Laetta Lowe 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:

Posted Residential: By attaching a true copy to a conspicuous place on the property described in the complaint or summons. Neither the tenant nor a person residing therein 15 years of age or older could be found at the defendant's usual place of abode in accordance with F.S. 48.183

COMMENTS: Posted Tax Notice - metal frame door locked - notice posted on metal frame door

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

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

By: *C. Bedford*

D.S.

C. Bedford, #14730

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 # 494220-BG-0240 (TD #51624)

RECEIVED SHERIFF
2024 APR -3 AM 7:42
BROWARD COUNTY, FLORIDA

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 April 30, 2024\$9,030.84
- Or
- * Amount due if paid by May 14, 2024\$9,142.17

*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 May 15, 2024 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

LOWE, LAETTA
115 LAKE EMERALD DRIVE #304
OAKLAND PARK, FL 33309

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

Prepared by:

Gregory Damiani
Damiani & Weissman, P.A.
902 NE 1 Street Box 9
Pompano Beach, FL 33060
954-747-5280
File Number: 2019385

Return to:

Rapid Title Services Company
12000 Biscayne Blvd., Suite 303
Miami, FL 33181
Phone 305-891-6082

[Space Above This Line For Recording Data]

Warranty Deed

This Warranty Deed made this 6 day of December, 2019 between Michele Downey, a married woman joined by Barbara J. Griffin, her spouse, whose post office address is 7827 La Sierra Court, # 7827, Jacksonville, FL 32256, grantor, and Laetta Lowe whose post office address is 115 Lake Emerald Drive, #304, Oakland Park, FL 33309, grantee:

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

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

Condominium Unit No. 304 (a/k/a Unit 304, Building 115), of Lake Emerald Condominium No. Six, Phase I, a Condominium, according to the Declaration thereof, as recorded in Official Records Book 12943, at Page 696, of the Public Records of Broward County, Florida, and all Amendments thereto, together with an undivided interest in the common elements appurtenant thereto.

Parcel Identification Number: 4942 20 BG 0240

Subject to taxes for 2019 and subsequent years; covenants, conditions, restrictions, easements, reservations and limitations of record, if any.

Together with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

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

And the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to December 31, 2019.

In Witness Whereof, grantor has hereunto set grantor's hand and seal the day and year first above written.

Signed, sealed and delivered in our presence:

Christina Calconer
Witness Name: Christina Calconer

Gregory Damiani
Witness Name: Gregory Damiani

Michele Downey (Seal)
Michele Downey

Barbara J. Griffin (Seal)
Barbara J. Griffin

State of Florida
County of Broward

The foregoing instrument was acknowledged before me this 6 day of December, 2019 by Michele Downey and Barbara J. Griffin, who are personally known or hve produced a driver's license as identification.

[Notary Seal]

Gregory Damiani
Notary Public

Printed Name: _____

My Commission Expires: _____



GREGORY DAMIANI
Commission # GG 125813
Expires August 26, 2020
Bonded Thru Budget Notary Services



Lake Emerald Owners Association, Inc.

Committed to Community Growth

Certificate of Approval

The Lake Emerald Owners Association, Inc; after careful deliberation, does hereby

Approve the purchase of Building 115, Unit 304

By Laette Lowe

This 9th day of December, 2019.



Lake Emerald Owners Association, Inc.

THIS INSTRUMENT PREPARED BY AND RETURN TO:

Bonnie Johnston
TITLE PARTNERS OF SOUTH FLORIDA, INC.
2651 NORTH FEDERAL HIGHWAY
FORT LAUDERDALE, FLORIDA 33306

Property Appraisers Parcel Identification (Folio) Numbers:

9220-BG-0240

Grantee SS #:

Wic #165

SPACE ABOVE THIS LINE FOR RECORDING DATA

THIS WARRANTY DEED, made the **30th** day of **April, A.D. 2002** by **MONIQUE JOHN, a single woman**, herein called the grantor, to **ROBERT DUNBAR PARK, a single man** whose post office address is **2226 N CYPRESS BEND DRIVE #301, POMPANO BEACH, FL 33069**, hereinafter called the Grantee:

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

WITNESSETH: That the grantor, for and in consideration of the sum of **TEN AND 00/100'S (\$10.00)** Dollars and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the grantee all that certain land situate in **BROWARD County, State of Florida**, viz:

Unit No. 304 of LAKE EMERALD CONDOMINIUM NO. SIX, PHASE I, a Condominium, according to the Declaration of Condominium thereof, as recorded under O.R. Book 12943, Page 696, of the Public Records of Broward County, Florida.

Subject to easements, restrictions and reservations of record and to taxes for the year 2002 and thereafter.

TOGETHER, with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining,

TO HAVE AND TO HOLD, the same in fee simple forever.

AND, the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land, and hereby warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to December 31, 2001.

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

Signed, sealed and delivered in the presence of:

[Signature]

Witness #1 Signature

Larry Woodson

Witness #1 Printed Name

[Signature]

Witness #2 Signature

MARK DEBOWMAN

Witness #2 Printed Name

[Signature]

MONIQUE JOHN L.S.
115 LAKE EMERALD DRIVE #304, FT. LAUDERDALE, FL 33309

STATE OF FLORIDA
COUNTY OF BROWARD

The foregoing instrument was acknowledged before me this **30th** day of **April, 2002** by **MONIQUE JOHN** who is personally known to me or has produced *[Signature]* as identification.

SEAL

My Commission Expires:



[Signature]

Notary Signature

Printed Notary Signature

[Handwritten mark]

This instrument was prepared by and should be returned to:
Gregory Damiani
Damiani & Weissman, P.A.
4558 N. University Drive
Lauderhill, Florida 33351

Parcel ID Number: 19220-BG-02400

Warranty Deed

THIS INDENTURE, made this 5 day of May 2004 between Robert Dunbar Park, a single man, whose post office address is 1436 NW 6 Avenue, Ft. Lauderdale, FL 33311, hereinafter referred to as the GRANTOR and Rafeek Mohamed, a single man and Eugene P. Leavy, a single man, as joint tenants with rights of survivorship, whose post office address is 115 Lake Emerald Drive, #304, Oakland Park, FL 33309, hereinafter referred to as the GRANTEE. (NOTE: GRANTOR and GRANTEE are used for singular or plural as the context requires.)

WITNESSETH that said GRANTOR, for and in consideration of the sum of TEN DOLLARS (\$10.00), 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 said party of the second part, his heirs and assigns forever, the following described land, situate, lying and being in Broward County, Florida, to wit:

Unit No. 304 of Lake Emerald Condominium No. Six, Phase I, a Condominium, according to the Declaration of Condominium thereof, as recorded at Official Records Book 12943, Page 696, of the Public Records of Broward County, Florida.

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

SUBJECT TO: Restrictions, Reservations, Limitations and Easements of record, if any and taxes for the year 2004 and subsequent years.

FURTHER SUBJECT to all the covenants, conditions, restrictions and other provisions of the Declaration of Condominium, its exhibits and attachments thereto which the grantee assumes and agrees to observe and perform, including but not limited to the payment of all assessments for maintenance and operation of said condominium.

(2)

IN WITNESS WHEREOF, GRANTOR hereunto set GRANTOR'S hand and seal the day and year indicated above.

Signed, sealed, and delivered in our presence:

[Signature]
First witness' signature

Robert Dunbar Park
Robert Dunbar Park, grantor

Gregory Damiani
First witness' printed name

cm Calcanes
Second witness' signature

cm Calcanes
Second witness' printed name

STATE OF FLORIDA
COUNTY OF BROWARD

The foregoing instrument was acknowledged before me this 5 day of May 2004 by Robert Dunbar Park who is (or are) personally known to me or who has (have) produced Drew Luma as identification.

[Signature]
Printed Name:
NOTARY PUBLIC
My Commission Expires:



Gregory Damiani
Commission # CC941531
Expires: June 21, 2004
Bonded Thru
Atlantic Bonding Co., Inc.

Prepared By and Return To:

Joe Roberto
Roberto & Associates Title Agency, Inc.
2151 East Commercial Boulevard, Suite 203
Fort Lauderdale, FL 33308

File No. 09-975

Property Appraiser's Parcel I.D. (folio) Number(s)
494220-BG-0240

WARRANTY DEED

THIS WARRANTY DEED dated January 19, 2010, by RAFEEL MOHAMED, a single man and EUGENE P. LEAVY, a single man, whose post office address is 87-50 204TH STREET #64, HOLLIS, NY 11423, hereinafter called the grantor, to ROGER BUSH, a single man and LARRY YOUNG, a single man, as joint tenants with full rights of survivorship,, whose post office address is 115 LAKE EMERALD DRIVE #304, OAKLAND PARK, FL 33309, hereinafter called the grantee:

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

WITNESSETH: That the grantor, for and in consideration of the sum of \$65,000.00 and other valuable consideration, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys, and confirms unto the grantee, all the certain land situated in Broward County, Florida, to wit:

Unit No. 304, Building 115, of LAKE EMERALD CONDOMINIUM NO. SIX, PHASE I, a Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 12943, Page 696, of the Public Records of Broward County, Florida, together with an undivided interest or share in the common elements appurtenant thereto.

Subject to easements, restrictions, reservations and limitations of record, if any.

TO HAVE AND TO HOLD the same in Fee Simple forever.

AND the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to: December 31, 2009



WARRANTY DEED
(Continued)

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

Signed, sealed and delivered in the presence of:

[Signature]
(Witness Signature)

Clawdia Takvera

[Signature]
(Witness Signature)

Irma Nusfaumer

R. Mohamed
RAFEEK MOHAMED

Eugene P. Leavy
EUGENE P. LEAVY

87-50 204TH STREET B64
(Address)

HOLLIS, NY 11423
(Address)

STATE OF NEW YORK

COUNTY OF Richmond

I, Irma Nusfaumer, a Notary Public of the County and State first above written, do hereby certify that EUGENE P. LEAVY and RAFEEK MOHAMED, [] personally known to me or who produced Dr. Voces Services as identification, personally appeared before me this 19th day of January, 2010 and acknowledged the due execution of the foregoing instrument.

Witness my hand and official seal.

[Signature]
Notary Public

My Commission Expires: 07/15/2010

(SEAL)

IRMA NUSFAUMER
Notary Public, State of New York
No. 01NU607716
Qualified in Richmond County
Commission Expires July 15, 2010



Lake Emerald Owners Association, Inc.

108 Lake Emerald Drive • Oak Hills, Oregon 97131

Certificate of Approval

The Lake Emerald Owners Association, Inc., after careful deliberation, does hereby

approve the residency of Building 115, Unit 304

by Roger Scott Bush and
Larry Alan Young

This 1st day of December, 2009, and affixes the Corporate Seal.

Lake Emerald Owners Association, Inc.

Prepared by and return to:
Christine Calcanes

Closing Express, Inc.
4558 N University Dr.
Fort Lauderdale, FL 33351
954-747-5280
File Number: 2011096
Will Call No.:

[Space Above This Line For Recording Data]

Warranty Deed

This Warranty Deed made this 6th day of **October, 2011** between **Roger Bush a single man and Larry Young, a single man** whose post office address is **1080 Merritt Road, Marietta, GA 30062**, grantor, and **Michele Downey, a single woman** whose post office address is **115 Lake Emerald Drive, #304, Fort Lauderdale, FL 33309**, grantee:

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

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

Unit No. 304 of Lake Emerald Condominium No. Six, Phase I, a Condominium, according to the Declaration of Condominium thereof, as recorded at Official Records Book 12943, Page 696, of the Public Records of Broward County, Florida.

Parcel Identification Number: 494220-BG-0240

Together with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

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

And the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to **December 31, 2010**.

In Witness Whereof, grantor has hereunto set grantor's hand and seal the day and year first above written.

Signed, sealed and delivered in our presence:

x [Signature]
Witness Name: Emma Labour

Roger Bush (Seal)
Roger Bush

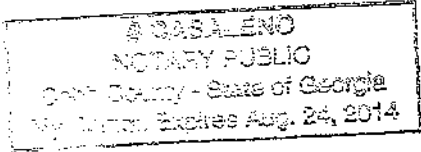
+ [Signature]
Witness Name: CONNIE ROSS

[Signature] (Seal)
Larry Young

State of Ga
County of Cobb

The foregoing instrument was acknowledged before me this 5 day of October, 2011 by Roger Bush and Larry Young, who are personally known or have produced [Redacted] as identification [Redacted]

[Notary Seal]



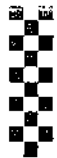
[Signature]
Notary Public

Printed Name: Silvia Casaleto

My Commission Expires: Aug, 24, 2014

09-22-'11 11:32 FROM-

T-623 P0001/0001 F-268



Lake Emerald Owners Association, Inc.

Committed to Community Growth

Certificate of Approval

The Lake Emerald Owners Association, Inc; after careful deliberation, does hereby

Approve the purchase of Building 115, Unit 304

By Michelle Katherine Downey

This 20th day of September, 2011 and affixes the Corporate Seal.

Rosa Santiago
Lake Emerald Owners Association, Inc.

97-348806 T#002
07-07-97 02:26PM

Please Return To:
NationsBanc Mortgage Corporation

2059 Northlake Parkway
Tucker, GA 30084
Attn: Nancy Korosi/Loan Review
WILL CALL - TRI COUNTY FOR
MANDEL, SIMOWITZ, WEISMAN
KIRSCHNER & DIAZ, P.A.
2101 CORPORATE BOULEVARD, #300
Prepared by ~~TON, under~~ the supervision of
William H. Peirson, 4400 Alpha Road, Dallas,
TX 75244.

\$ 162.40
DOCU. STAMPS-MTGE

\$ 92.70
INTANGIBLE TAX

REC'D. BROWARD CNTY
B. JACK OSTERHOLT
COUNTY ADMIN.

[Space Above This Line For Recording Data]

MORTGAGE

Loan No.: 25271503

THIS MORTGAGE ("Security Instrument") is given on
The mortgagor is MONIQUE JOHN, A SINGLE PERSON

June 30, 1997

, whose address is

115 LAKE EMERALD DRIVE, #304, FORT LAUDERDALE, FL 33309
("Borrower"). This Security Instrument is given to
NationsBanc Mortgage Corporation

which is organized and existing under the laws of The State of Texas
address is P.O. Box 35140, Louisville, KY 40232

, and whose

("Lender"). Borrower owes Lender the principal sum of

forty six thousand three hundred fifty and NO/100ths
Dollars (U.S. \$ 46,350.00). This debt is evidenced by Borrower's note dated the same date as this Security
Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on

July 1, 2027 . This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the
Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest,
advanced under paragraph 7 to protect the security of this Security Instrument; and (c) 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 Lender the following described property located in BROWARD County, Florida:

UNIT NO. 304 OF LAKE EMERALD CONDOMINIUM NO. SIX, PHASE I, A CONDOMINIUM,
ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF, AS RECORDED UNDER OFFICIAL
RECORDS BOOK 12943, PAGE 696, OF THE PUBLIC RECORDS OF BROWARD COUNTY, FLORIDA.

which has the address of 115 LAKE EMERALD DRIVE, UNIT #304, FORT LAUDERDALE (Property Address);
Florida 33309 (Street(s))

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

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

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

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the
principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay
to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly
taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold
payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance
premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in
accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called
"Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender
for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement
Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law that
applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed
the lesser amount. Lender may 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.

Initialed *MT*

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✓ Sm

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may 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. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may 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, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case, Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

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; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; 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 may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard or 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 floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. 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, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. 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 any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty 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. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. 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.

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7. **Protection of Lender's Rights in the Property.** If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. **Mortgage Insurance.** If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, 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 approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. **Inspection.** Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

10. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or 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 proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. **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 any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or 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 Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. **Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower'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 may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. **Loan Charges.** If the loan secured by this Security Instrument 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 under the Note.

14. **Notices.** Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. **Governing Law; Severability.** This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. 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. To this end the provisions of this Security Instrument and the Note are declared to be severable.

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

Initials P

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

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

18. **Borrower's Right to Reinstate.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) 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; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the 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 paragraph 17.

19. **Sale of Note; Change of Loan Servicer.** The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may 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 in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. **Hazardous Substances.** Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. 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.

Borrower shall promptly give Lender written notice of 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. If Borrower learns, or is notified by any governmental or regulatory authority, 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.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances 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. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

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

21. **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 paragraph 17 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 paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

22. **Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument to Borrower. 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.

23. **Attorneys' Fees.** As used in this Security Instrument and the Note, "attorneys' fees" shall include any attorneys' fees awarded by an appellate court.

24. **Riders to this Security Instrument.** If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]

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

Initials BT

BK 26669PC0889

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

Roy Diaz
Roy Diaz

Monique John (Seal)
MONIQUE JOHN (Borrower)

James Ball
James Ball

____ (Seal)
____ (Borrower)

____ (Seal)
____ (Borrower)

____ (Seal)
____ (Borrower)

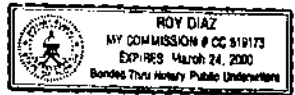
STATE OF FLORIDA,

County ss:

The foregoing instrument was acknowledged before me this 4-30-99
by MONIQUE JOHN

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

Notary Public Roy Diaz



BK 26669PG0890

CONDOMINIUM RIDER

Loan No. : 25271503

THIS CONDOMINIUM RIDER is made this 30th day of June, 1997, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to NationsBanc Mortgage Corporation

(the "Lender")

of the same date and covering the Property described in the Security Instrument and located at:

115 LAKE EMERALD DRIVE, UNIT #304, FORT LAUDERDALE, FL 33309
[Property Address]

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

LAKE EMERALD CONDOMINIUM

[Name of Condominium Project]

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

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

A. **Condominium Obligations.** Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any

Initials: LA

BK 26669PG0891

other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:

(i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of the yearly premium installments for hazard insurance on the Property; and

(ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, with any excess paid to Borrower.

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

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

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to:

(i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;

(ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender;

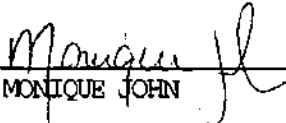
(iii) termination of professional management and assumption of self-management of the Owners Association; or

(iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

Initials:  _____

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

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



MONIQUE JOHN (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

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

BK26669PG0893



[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](#)

[View image in PDF format](#)

Prepared by and return to:
Steven S. Valancy, Esq.
Jennings & Valancy, P.A.
311 S.E. 13th Street
Ft. Lauderdale, FL 33316
(954) 463-1600

CLAIM OF LIEN

KNOWN ALL MEN BY THESE PRESENTS, THAT:

Lake Emerald Owners' Association, Inc., a Condominium Association (hereinafter referred to as "ASSOCIATION") of Broward County, Florida, whose address is c/o: Board of Directors for Lake Emerald Owners' Association, Inc., 108 Lake Emerald Drive Oakland Park, Florida 33309, claims this lien against the following property:

Condominium Unit No. 304 (a/k/a Unit 304, Building 115), of Lake Emerald Condominium No. Six, Phase I, a Condominium, according to the Declaration thereof, as recorded in Official Records Book 12943, at Page 696, of the Public Records of Broward County, Florida, and all Amendments thereto, together with an undivided interest in the common elements appurtenant thereto.

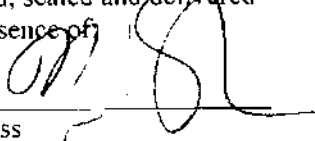
- a/k/a (property address): 115 Lake Emerald Drive #304, Oakland Park, FL 33309
- Parcel ID No.: 4942 20 BG 0240
- **The owner(s) of said parcel: Laetta Lowe**

The following sums are due for assessments:

For assessments accruing from May through November of 2020 @ \$514.72 per month (as set forth in ledger provided to owner of record)

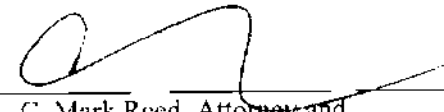
PLUS late fees from the dates due, administrative costs, if any, less all payments received since the date of the initial delinquency totaling \$2,727.76. Additionally, this Claim of Lien secures interest (10% per annum) costs and reasonable attorney fees incurred by the Association, pursuant to, and as provided in, the recorded governing documents for the Association. Further this lien secures all assessments coming due, attorney's fees and costs, late fees, interest, less any payments received since the date of the initial delinquency. **For estoppel information or a payoff figure, please contact Jennings and Valancy, P.A.**

Signed, sealed and delivered
In presence of



Witness

Lake Emerald Owners' Association, Inc.

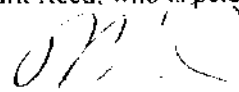
By: 

C. Mark Reed, Attorney and
Authorized Agent for Association

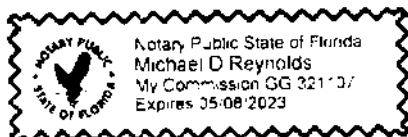
STATE OF FLORIDA)
COUNTY OF BROWARD)

The forgoing instrument was sworn to, subscribed and acknowledged before me by means of physical presence this 18 day of November, 2020 by C. Mark Reed, who is personally known to me.

My Commission Expires:



NOTARY PUBLIC/State of Florida at Large
Michael D. Reynolds



Case Number: COCE-23-037827 Division: 51
Filing # 172303782 E-Filed 05/02/2023 11:18:12 PM

IN THE COUNTY COURT
IN AND FOR BROWARD COUNTY, FLORIDA
CIVIL DIVISION

Lake Emerald Owners Association, Inc.,
A Florida not-for-profit corporation

Case #:

Plaintiff,
Vs.

Laetta Lowe; John Doe; Jane Doe;
Any Known or Unknown Tenant in Possession; ct. al.

Defendant,
_____ /

NOTICE OF LIS PENDENS

TO: The above-named Defendant(s) and all others whom it may concern:

YOU ARE HEREBY notified that a suit was instituted by the above-named Plaintiff, against the above-named Defendant(s) on this 2nd day of May, 2023, in the above-captioned cause involving the following described property in Miami-Dade County, Florida property search records and lien search, to wit:

CONDOMINIUM UNIT NO. 304 (A/K/A UNIT 304, BUILDING 115), OF LAKE EMERALD CONDOMINIUM NO. SIX, PHASE I, A CONDOMINIUM, ACCORDING TO THE DECLARATION THEREOF, AS RECORDED IN OFFICIAL RECORDS BOOK 12943, AT PAGE 696, OF THE PUBLIC RECORDS OF BROWARD COUNTY, FLORIDA, AND ALL AMENDMENTS THERETO, TOGETHER WITH AN UNDIVIDED INTEREST IN THE COMMON ELEMENTS APPURTENANT THERETO. PARCEL IDENTIFICATION NUMBER: 4942 20 BG 0240 SUBJECT TO TAXES FOR 2019 AND SUBSEQUENT YEARS; COVENANTS, CONDITIONS, RESTRICTIONS, EASEMENTS, RESERVATIONS AND LIMITATIONS OF RECORDS, IF ANY.

Property Address: 115 Lake Emerald Dr. #304, Oakland Park, FL 33309

Including the building, appurtenances and fixtures situated therein.

The relief sought as to said property is to foreclose a claim of lien filed by the Plaintiff encumbering same. PLEASE GOVERN YOURSELF ACCORDINGLY.

Dated: 2nd of May, 2023

DANIA S. FERNANDEZ & ASSOCIATES, P.A.

Attorneys for Plaintiff
13500 SW 88th Street, Suite # 265
Miami, FL 33186
Tel: (305) 254-4492 Fax: (305) 254-4514

By: 1st Dania S. Fernandez

Dania S. Fernandez, Esq.
Fla. Bar No.: 493783
Dania@dsfpa.com



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

Detail by Entity Name

Florida Not For Profit Corporation
LAKE EMERALD OWNERS' ASSOCIATION, INC.

Filing Information

Document Number	756152
FEI/EIN Number	59-2091978
Date Filed	02/02/1981
State	FL
Status	ACTIVE
Last Event	AMENDMENT
Event Date Filed	01/25/2021
Event Effective Date	NONE

Principal Address

108 LAKE EMERALD DR
OAKLAND PARK, FL 33309

Changed: 04/16/1991

Mailing Address

108 LAKE EMERALD DR
OAKLAND PARK, FL 33309

Changed: 04/16/1991

Registered Agent Name & Address

Dania S. Fernandez & Associates, P.A.
13500 SW 88th Street
265
Miami, FL 33186

Name Changed: 10/06/2022

Address Changed: 10/06/2022

Officer/Director Detail

Name & Address

Title President

Sharp, Richard
105 LAKE EMERALD DR
OAKLAND PARK, FL 33309

Title Director

Papa, Louis
117 LAKE EMERALD DR
OAKLAND PARK, FL 33309

Title Secretary

Alonso, Amanda
111 LAKE EMERALD DR
OAKLAND PARK, FL 33309

Title Treasurer

King, Kenneth
116 LAKE EMERALD DR
OAKLAND PARK, FL 33309

Title VP

Restrepo, Michelle
105 LAKE EMERALD DR
OAKLAND PARK, FL 33309

Title Director

Rivera, Juan "Jose"
110 LAKE EMERALD DR
OAKLAND PARK, FL 33309

Title Director

Gintner, Diana
106 LAKE EMERALD DR
OAKLAND PARK, FL 33309

Title Director

Pedroso Morales, Hector
109 LAKE EMERALD DR
OAKLAND PARK, FL 33309

Title Director

Hanley, Randy
106 LAKE EMERALD DR
Oakland Park, FL 33309

Title Director

Schwan, Carl
 106 Lake Emerald Drive
 Oakland Park, FL 33309

Title Director

Mackowski, Remy
 105 Lake Emerald Drive
 Oakland Park, FL 33309

Annual Reports

Report Year	Filed Date
2023	03/28/2023
2023	03/29/2023
2023	05/26/2023

Document Images

09/13/2023 -- AMENDED ANNUAL REPORT	View image in PDF format
08/24/2023 -- AMENDED ANNUAL REPORT	View image in PDF format
05/26/2023 -- AMENDED ANNUAL REPORT	View image in PDF format
03/29/2023 -- AMENDED ANNUAL REPORT	View image in PDF format
03/28/2023 -- ANNUAL REPORT	View image in PDF format
10/06/2022 -- AMENDED ANNUAL REPORT	View image in PDF format
04/30/2022 -- ANNUAL REPORT	View image in PDF format
11/16/2021 -- AMENDED ANNUAL REPORT	View image in PDF format
03/18/2021 -- ANNUAL REPORT	View image in PDF format
01/25/2021 -- Amendment	View image in PDF format
05/19/2020 -- ANNUAL REPORT	View image in PDF format
11/25/2019 -- AMENDED ANNUAL REPORT	View image in PDF format
04/18/2019 -- AMENDED ANNUAL REPORT	View image in PDF format
01/14/2019 -- ANNUAL REPORT	View image in PDF format
03/27/2018 -- ANNUAL REPORT	View image in PDF format
11/28/2017 -- AMENDED ANNUAL REPORT	View image in PDF format
04/05/2017 -- ANNUAL REPORT	View image in PDF format
11/17/2016 -- AMENDED ANNUAL REPORT	View image in PDF format
03/17/2016 -- ANNUAL REPORT	View image in PDF format
11/18/2015 -- AMENDED ANNUAL REPORT	View image in PDF format
08/13/2015 -- AMENDED ANNUAL REPORT	View image in PDF format
04/23/2015 -- ANNUAL REPORT	View image in PDF format
12/11/2014 -- AMENDED ANNUAL REPORT	View image in PDF format
11/17/2014 -- Reg. Agent Change	View image in PDF format
08/26/2014 -- AMENDED ANNUAL REPORT	View image in PDF format
07/31/2014 -- AMENDED ANNUAL REPORT	View image in PDF format
01/09/2014 -- ANNUAL REPORT	View image in PDF format
04/03/2013 -- ANNUAL REPORT	View image in PDF format

04/26/2012 -- ANNUAL REPORT	View image in PDF format
11/17/2011 -- ANNUAL REPORT	View image in PDF format
04/26/2011 -- ANNUAL REPORT	View image in PDF format
12/08/2010 -- ANNUAL REPORT	View image in PDF format
03/25/2010 -- ANNUAL REPORT	View image in PDF format
07/01/2009 -- ANNUAL REPORT	View image in PDF format
04/28/2009 -- ANNUAL REPORT	View image in PDF format
11/20/2008 -- ANNUAL REPORT	View image in PDF format
05/29/2008 -- ANNUAL REPORT	View image in PDF format
02/04/2008 -- Reg. Agent Change	View image in PDF format
03/26/2007 -- ANNUAL REPORT	View image in PDF format
02/13/2006 -- ANNUAL REPORT	View image in PDF format
03/21/2005 -- ANNUAL REPORT	View image in PDF format
04/05/2004 -- ANNUAL REPORT	View image in PDF format
04/07/2003 -- ANNUAL REPORT	View image in PDF format
02/07/2002 -- ANNUAL REPORT	View image in PDF format
10/26/2001 -- Reg. Agent Change	View image in PDF format
05/03/2001 -- ANNUAL REPORT	View image in PDF format
11/01/2000 -- Reg. Agent Change	View image in PDF format
01/22/2000 -- ANNUAL REPORT	View image in PDF format
03/22/1999 -- ANNUAL REPORT	View image in PDF format
01/29/1998 -- ANNUAL REPORT	View image in PDF format
01/31/1997 -- ANNUAL REPORT	View image in PDF format
06/05/1996 -- ANNUAL REPORT	View image in PDF format
04/05/1995 -- ANNUAL REPORT	View image in PDF format

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

DATE: April 1st, 2024
PROPERTY ID # 494220-BG-0240 (TD # 51624)

WARNING

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

BANK OF AMERICA, NATIONAL ASSOCIATION
100 NORTH TRYON STREET
CHARLOTTE, NC 28255

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 115 LAKE EMERALD DRIVE #304, OAKLAND PARK, FL 33309 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 April 30, 2024\$9,030.84
- Or
- * Estimated Amount due if paid by May 14, 2024\$9,142.17

THERE ARE UNPAID TAXES ON THIS PROPERTY AND THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON May 15, 2024 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: April 1st, 2024
PROPERTY ID # 494220-BG-0240 (TD # 51624)

WARNING

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

NATIONSBANC MORTGAGE CORPORATION
P.O. BOX 35140
LOUISVILLE, KY 40232

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 115 LAKE EMERALD DRIVE #304, OAKLAND PARK, FL 33309 IS BEING SCHEDULED FOR TAX DEED AUCTION. ONCE THE PROPERTY IS SOLD, UNPAID TAXES CAN NO LONGER BE REDEEMED. OTHER TAX YEARS MAY BE OWED BUT NOT INCLUDED IN THE AMOUNT BELOW, PLEASE CALL FOR MORE INFORMATION.

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www.broward.org/recordstaxestreasury

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

DATE: April 1st, 2024
PROPERTY ID # 494220-BG-0240 (TD # 51624)

WARNING

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

LAKE EMERALD OWNERS ASSOCIATION, INC.
DANIA S. FERNANDEZ, ESQ.
DANIA S. FERNANDEZ & ASSOCIATES, P.A.
13500 SW 88TH STREET, SUITE # 265
MIAMI, FL 33186

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* Estimated Amount due if paid by May 14, 2024\$9,142.17

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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: April 1st, 2024
PROPERTY ID # 494220-BG-0240 (TD # 51624)

WARNING

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

LAKE EMERALD OWNERS' ASSOCIATION, INC.
108 LAKE EMERALD DR
OAKLAND PARK, FL 33309

AS PER FLORIDA STATUTES 197.542, THE PROPERTY AT 115 LAKE EMERALD DRIVE #304, OAKLAND PARK, FL 33309 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 April 30, 2024\$9,030.84
- Or
- * Estimated Amount due if paid by May 14, 2024\$9,142.17

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

DATE: April 1st, 2024
PROPERTY ID # 494220-BG-0240 (TD # 51624)

WARNING

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

LAKE EMERALD OWNERS' ASSOCIATION, INC.
C/O: BOARD OF DIRECTORS FOR LAKE
EMERALD OWNERS' ASSOCIATION, INC.
108 LAKE EMERALD DRIVE
OAKLAND PARK, FL 33309

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

DATE: April 1st, 2024
PROPERTY ID # 494220-BG-0240 (TD # 51624)

WARNING

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

BROWARD COUNTY CLERK OF THE CIRCUIT COURT
201 SE 6TH ST RM 18150
FORT LAUDERDALE, FL 33301-3303

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

DATE: April 1st, 2024
PROPERTY ID # 494220-BG-0240 (TD # 51624)

WARNING

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

CITY OF OAKLAND PARK
ANDREW THOMPSON, BUDGET OFFICE
3650 NE 12TH AVE
OAKLAND PARK, FL 33334-4525

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

DATE: April 1st, 2024
PROPERTY ID # 494220-BG-0240 (TD # 51624)

WARNING

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

DANIA S. FERNANDEZ & ASSOICATES, P.A., REGISTERED AGENT
O/B/O LAKE EMERALD OWNERS' ASSOCIATION, INC
13500 SW 88TH STREET
265
MIAMI, FL 33186

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

DATE: April 1st, 2024
PROPERTY ID # 494220-BG-0240 (TD # 51624)

WARNING

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C T CORPORATION SYSTEM, REGISTERED AGENT
O/B/O BANK OF AMERICA, NATIONAL ASSOCIATION
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: April 1st, 2024
PROPERTY ID # 494220-BG-0240 (TD # 51624)

WARNING

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LAETTA LOWE
115 LAKE EMERALD DRIVE # 304
OAKLAND PARK, FL 33309

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TD 51624 MAY 2024 WARNING
BANK OF AMERICA, NATIONAL ASSOCIATION
100 NORTH TRYON STREET
CHARLOTTE, NC 28255

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TD 51624 MAY 2024 WARNING
NATIONSBANC MORTGAGE CORPORATION
P.O. BOX 35140
LOUISVILLE, KY 40232

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TD 51624 MAY 2024 WARNING
LAKE EMERALD OWNERS ASSOCIATION, INC.
DANIA S. FERNANDEZ, ESQ.
DANIA S. FERNANDEZ & ASSOCIATES, P.A.
13500 SW 88TH STREET, SUITE # 265
MIAMI, FL 33186

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TD 51624 MAY 2024 WARNING
LAKE EMERALD OWNERS' ASSOCIATION, INC.
108 LAKE EMERALD DR
OAKLAND PARK, FL 33309

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TD 51624 MAY 2024 WARNING
LAKE EMERALD OWNERS' ASSOCIATION, INC.
C/O: BOARD OF DIRECTORS FOR LAKE
EMERALD OWNERS' ASSOCIATION, INC.
108 LAKE EMERALD DRIVE
OAKLAND PARK, FL 33309

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TD 51624 MAY 2024 WARNING
BROWARD COUNTY CLERK OF THE CIRCUIT COURT
201 SE 6TH ST RM 18150
FORT LAUDERDALE, FL 33301-3303

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9589 0710 5270 0974 2436 84

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TD 51624 MAY 2024 WARNING
CITY OF OAKLAND PARK
ANDREW THOMPSON, BUDGET OFFICE
3650 NE 12TH AVE
OAKLAND PARK, FL 33334-4525

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TD 51624 MAY 2024 WARNING
DANIA S. FERNANDEZ & ASSOICATES, P.A.,
REGISTERED AGENT
O/B/O LAKE EMERALD OWNERS' ASSOCIATION, INC
13500 SW 88TH STREET 265
MIAMI, FL 33186

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TD 51624 MAY 2024 WARNING
C T CORPORATION SYSTEM, REGISTERED AGENT
O/B/O BANK OF AMERICA, NATIONAL ASSOCIATION
1200 SOUTH PINE ISLAND ROAD
PLANTATION, FL 33324

U.S. Postal Service

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TD 51624 MAY 2024 WARNING

LAETTA LOWE

115 LAKE EMERALD DRIVE # 304

OAKLAND PARK, FL 33309

9589 0710 5270 0974 2437 14

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.

TD 51624 MAY 2024 WARNING
CITY OF OAKLAND PARK
ANDREW THOMPSON, BUDGET OFFICE
3650 NE 12TH AVE
OAKLAND PARK, FL 33334-4525



9590 9402 8592 3244 9559 69

2 Article Number (Transfer from service label)

9589 0710 5270 0974 2436 84

COMPLETE THIS SECTION ON DELIVERY

- A. Signature Agent
 Addressee
Alba
- B. Received by (Printed Name) Yes
BF 3422 C. Date of Delivery No
4/18/24
- D. Is delivery address different from item 1? Yes
 If YES, enter delivery address below: No

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

Mail
 Mail Restricted Delivery
 500)

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- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

TD 51624 MAY 2024 WARNING
LAKE EMERALD OWNERS' ASSOCIATION, INC.
108 LAKE EMERALD DR
OAKLAND PARK, FL 33309



9590 9402 8592 3244 9559 38

2. Article Number (Transfer from service label)

9589 0710 5270 0974 2436 53

COMPLETE THIS SECTION ON DELIVERY

A. Signature

x *Dore Shered*

- Agent
- Addressee

B. Received by (Printed Name)

OFFICE

C. Date of Delivery

4-8-24

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®

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 51624 MAY 2024 WARNING
LAKE EMERALD OWNERS' ASSOCIATION, INC.
C/O: BOARD OF DIRECTORS FOR LAKE
EMERALD OWNERS' ASSOCIATION, INC.
108 LAKE EMERALD DRIVE
OAKLAND PARK, FL 33309



9590 9402 8592 3244 9559 45

COMPLETE THIS SECTION ON DELIVERY

A. Signature Agent
 Addressee

B. Received by (Printed Name)
OFFICE

C. Date of Delivery
4-8-24

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

9589 0710 5270 0974 2436 60

all Restricted Delivery (over \$500)

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

TD 51624 MAY 2024 WARNING
BROWARD COUNTY CLERK OF THE CIRCUIT COURT
 201 SE 6TH ST RM 18150
 FORT LAUDERDALE, FL 33301-3303



9590 9402 8592 3244 9559 52

2. Article Number (Transfer from service label)

9589 0710 5270 0974 2436 77

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X J. Battie

- Agent
- Addressee

B. Received by (Printed Name)

Trellis Battie

C. Date of Delivery

4/8/2024

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

3. Service Type

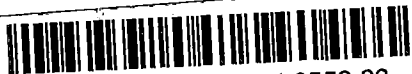
- Adult Signature
- Adult Signature Restricted Delivery
- Certified Mail®
- Certified Mail Restricted Delivery
- Collect on Delivery
- Collect on Delivery Restricted Delivery
- Registered Mail™
- Registered Mail Restricted Delivery
- Signature Confirmation™
- Signature Confirmation Restricted Delivery
- Priority Mail Express®
- Registered Mail™
- 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 51624 MAY 2024 WARNING
CT CORPORATION SYSTEM, REGISTERED AGENT
O/B/O BANK OF AMERICA, NATIONAL ASSOCIATION
1200 SOUTH PINE ISLAND ROAD
PLANTATION, FL 33324



9590 9402 8592 3244 9559 83

2. Article Number (Transfer from service label)

9589 0710 5270 0974 2437 07

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

APR 09 2024

- Agent
- Addressee

B. Received by (Printed Name)

CT CORPORATION

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


Registered Mail Restricted Delivery (\$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. **TD 51624 MAY 2024 WARNING**
BANK OF AMERICA, NATIONAL ASSOCIATION
 100 NORTH TRYON STREET
 CHARLOTTE, NC 28255



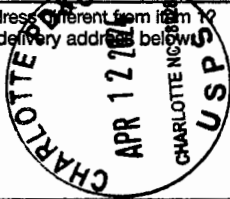
9590 9402 8592 3244 9556 62

2. Article Number (Transfer from service label)
9589 0710 5270 0974 2436 22

COMPLETE THIS SECTION ON DELIVERY

A. Signature **Lavoris Little** Agent
 Addressee
 B. Received by (Printed Name) *Lavoris Little*
 C. Date of Delivery

D. Is delivery address different from form 10? 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 | |
- 1 Mail
 1 Mail Restricted Delivery
 (500)