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June 26, 2015

City of Fort Pierce
Divisions of Code Enforcement & Animal Control
100 N. US Hwy 1
Fort Pierce, FL 34954-1480

RECEIVED
JUN 29 2015
CODE ENFORCEMENT
CITY OF FT. PIERCE

Re: City of Fort Pierce vs. Federal Home Loan Mortgage Corp.
Case No. 10-0960; 11-0476
KS No.: 1224407
Property: 712 Emil Dr., Fort Pierce, FL 34982
Code Lien Reduction Request

Dear Sir or Madam:

Our office represents Branch Banking & Trust Company ("BB&T") in the above-referenced matter and hereby requests a lien reduction for the cases referenced above. BB&T initiated a foreclosure suit on the Mortgage and Note from Sarah Clance on September 26, 2002; said Note was secured by the Mortgage recorded on November 12, 2002 at Official Records Book 1610, Page 2183, of the Public Records of Saint Lucie County, Florida, encumbering the subject property. The Lis Pendens was recorded on May 5, 2008 and the Certificate of Title was recorded on September 30, 2009 in the name of Federal Home Loan Mortgage Corporation ("FHLMC"). Both of the referenced code enforcement liens were recorded against the property after the Mortgage and after the Lis Pendens. The code enforcement liens were recorded against FHLMC in 2011 and 2013. BB&T acquired title to the property via Quit Claim Deed from FHLMC on April 7, 2015 because FHLMC was unable to transfer title to a third party. It is our understanding that all violations were confirmed to be in compliance on April 28, 2015.

A copy of all relevant documentation in conjunction with this request for reduction is attached. In light of the circumstances and lack of access to the property during the pending foreclosure action, and BB&T's lack of control of the property prior to April 7, 2015, our office is requesting that each code enforcement lien be reduced to administrative and recording fees and costs, and that the fines, interest and collection amounts be waived.

Thank you in advance for your time and consideration.

Sincerely,


Peter Baker
REO Attorney
Kass Shuler, P.A.
1505 N. Florida Avenue
Tampa, Florida 33602
813/229-0900 X5273
pbaker@kasslaw.com

JOANNE HOLMAN, CLERK OF THE CIRCUIT COURT - SAINT LUCIE COUNTY
File Number: 2117458 OR BOOK 1610 PAGE 2183
Recorded: 11/12/02 15:18

* Doc Assump: \$ 0.00
* Doc Tax : \$ 299.25
* Int Tax : \$ 171.00

WHEN RECORDED MAIL TO ^(E)
GENERAL AMERICAN CORP.
707 GRANT ST. STE 300
PITTSBURGH PA 15219
ATTENTION: MORTGAGE DEPT.

This document was prepared by: JENNIFER F. FLEXION, ESQ.

~~RETURN TO~~
~~CLARENCE~~
10 CROOKS AVE. #100
OWING MILLS, MD 21117

LT-12770 _____ [Space Above This Line For Recording Data]

151522970

MORTGAGE

MIN 100159969604970643

DEFINITIONS

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

- (A) "Security Instrument" means this document, which is dated SEPTEMBER 26, 2002, together with all Riders to this document.
- (B) "Borrower" is Sarah Clance, MARRIED (Ernest E. Clance, Jr is deceased)
- T.

Borrower is the mortgagor under this Security Instrument.

- (C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.
- (D) "Lender" is Liberty Mortgage Corporation (Georgia)

DOC #: 522051 APPL #: 7000193679 LOAN #: 6960497064
FLORIDA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS Form 3010 1/01

94-BA(FI) (0005)

Page 1 of 16

VMP MORTGAGE FORMS (800)521-7201

Initials: *SC*



Lender is a Corporation organized and existing under the laws of Georgia Lender's address is 3720 Davinci Court, Suite 150, Norcross, GA 30092

(E) "Note" means the promissory note signed by Borrower and dated as of the date hereof The Note states that Borrower owes Lender Eighty Five Thousand Five Hundred and No/100 Dollars (U.S. \$ 85,500.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than October 1, 2022

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

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

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

- Adjustable Rate Rider
- Balloon Rider
- VA Rider
- Condominium Rider
- Planned Unit Development Rider
- Biweekly Payment Rider
- Second Home Rider
- 1-4 Family Rider
- Other(s) [specify]

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

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

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

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

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

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

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

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

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

TRANSFER OF RIGHTS IN THE PROPERTY

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

SEE EXHIBIT "A"

Parcel ID Number: 2400-700-00019-00015
712 Emil Drive
Fort Pierce
("Property Address"):

which currently has the address of
[Street]
(City), Florida 34982 [Zip Code]

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

DOC #: 522053

APPL #: 7000193679

LOAN #: 6960497064

8A(FL) (0005)

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sc

Form 3010 1/01

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

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

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

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

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. **Application of Payments or Proceeds.** Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in

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

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

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

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

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

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

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

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

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

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

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

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard

or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

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

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

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

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise

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

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

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

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

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

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

disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

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

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

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

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

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

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

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

LOC #: 522055

APPL #: 7000191679

LOAN #: 6960457164

6A(FL) (0005)

Page 9 of 16

Initials: *SL*

Form 3010 1/01

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

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

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

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

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

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

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

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

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender

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

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

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

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

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

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

shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

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

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

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

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

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

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

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument.

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

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

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

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

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

Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

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

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

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

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

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

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

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

Donna G. Robb
Donna G. Robb

Sarah Clance (Seal)
Sarah Clance Borrower
712 Emil Drive
Fort Pierce, FL 34982

David N. Robb
David N. Robb

(Address)

(Seal)
Borrower

(Address)

(Seal)
Borrower

(Seal)
Borrower

(Address)

(Address)

(Seal)
Borrower

(Seal)
Borrower

(Address)

(Address)

(Seal)
Borrower

(Seal)
Borrower

(Address)

(Address)

OR BOOK 1610 PAGE 2198

STATE OF FLORIDA,

St. Lucie

County ss:

The foregoing instrument was acknowledged before me this
Sarah Clance

September 26, 2002 by

who is personally known to me or who has produced

drivers license. as identification.

Clara A. Robb
Notary Public



Donna A. Robb
Commission # DC082297
Expires Jan. 31, 2006
Bonded Thru
Atlantic Bonding Co., Inc.

DOC #: 522066

APPL #: 7000193679

LOAN #: 6960497064

SA(FL) (0005)

Page 16 of 16

Includs sc

Form 3010 1/01

OR BOOK 1610 PAGE 2199

EXHIBIT "A"

**LOT 9, LESS THE EAST 22 FEET THEREOF, AND THE EAST 60.5 FEET OF LOT 8, OF
HAMILTON ACRES, AS PER PLAT THEREOF AS RECORDED IN PLAT BOOK 14, PAGE 6 OF
THE PUBLIC RECORDS OF ST. LUCIE COUNTY, FLORIDA.
THE IMPROVEMENTS THEREON BEING KNOWN AS NO. 712 EMIL DRIVE.**

**THE SAID ERNEST E. CLANCE HAVING SINCE DEPARTED THIS LIFE ON MAY 13, 1999
THEREBY VESTING ABSOLUTE TITLE UNTO SARAH T. CLANCE.**

This space is for recording purposes only

Prepared by: DAVID J. STERN, ESQ
Record & Return to: 801 S. University Dr. #500
Plantation, FL 33324
08-57967(FM)BBT

ASSIGNMENT OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS:

THAT MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Residing or located at P.O. BOX 2026, FLINT, MI 48501 herein designated as the assignor, for and in consideration of the sum of \$1.00 Dollar and other good and valuable consideration, the receipt of which is hereby acknowledged, does hereby grant, bargain, sell, assign, transfer and set over unto BRANCH BANKING & TRUST COMPANY residing or located at: C/O P.O. BOX 2026, FLINT, MI 48501 herein designated as the assignee, the mortgage executed by SARAH T. CLANCE A/K/A SARAH TYNER CLANCE A/K/A SARAH CLANCE recorded in SAINT LUCIE County, Florida at book 1610 and page 2183 encumbering the property more particularly described as follows:

LOT 9, LESS THE EAST 22 FEET THEREOF, AND THE EAST 60.5 FEET OF LOT 8, OF HAMILTON ACRES, AS PER PLAT THEREOF AS RECORDED IN PLAT BOOK 14, PAGE 6 OF THE PUBLIC RECORDS OF ST. LUCIE COUNTY, FLORIDA.

together with the note and each and every other obligation described in said mortgage and the money due and to become due thereon

TO HAVE AND TO HOLD the same unto the said assignee, its successors and assigns forever, as of the 21ST day of April, 2008, but without recourse on the undersigned.

In Witness Whereof, the said Assignor has hereunto set his hand and seal or caused these presents to be signed by its proper corporate officers and its corporate seal to be hereto affixed, as of the 21 day of May, 2008.

Signed in the presence of: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

ATTEST:
WITNESS: [Signature]
Print Name: Deborah R. Greene

BY: [Signature]
PRINT NAME: John Hamm
TITLE: VICE PRESIDENT

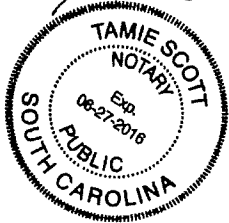
WITNESS: [Signature]
Print Name: Tina G. Sewell

STATE OF SC
COUNTY OF Greenville

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the aforesaid county and state, on this the 21 day of May, 2008, within my jurisdiction, the within named John Hamm who acknowledged to me that (s)he is VICE PRESIDENT and that for and on behalf of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. and as its act and deed (s)he executed the above and foregoing instrument, after first having been duly authorized by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. to do so.

WITNESS my hand and official seal in the County and State last aforesaid this 21 day of May, 2008.

[Signature]
NOTARY PUBLIC



EDWIN M. FRY, JR.
CLERK OF THE CIRCUIT COURT
MAY 5 2008 9:43 AM

This space is for recording purposes only

IN THE CIRCUIT COURT OF THE 19TH JUDICIAL
CIRCUIT, IN AND FOR SAINT LUCIE COUNTY,
FLORIDA
GENERAL JURISDICTION DIVISION
CASE NO:

BRANCH BANKING & TRUST COMPANY
PLAINTIFF

VS.

SARAH T. CLANCE A/K/A SARAH TYNER
CLANCE A/K/A SARAH CLANCE;
UNKNOWN SPOUSE OF SARAH T. CLANCE
A/K/A SARAH TYNER CLANCE A/K/A
SARAH CLANCE, IF ANY; ANY AND ALL
UNKNOWN PARTIES CLAIMING BY,
THROUGH, UNDER, AND AGAINST THE
HEREIN NAMED INDIVIDUAL
DEFENDANT(S) WHO ARE NOT KNOWN
TO BE DEAD OR ALIVE, WHETHER SAID
UNKNOWN PARTIES MAY CLAIM AN
INTEREST AS SPOUSES, HEIRS, DEVISEES,
GRANTEES OR OTHER CLAIMANTS; JOHN
DOE AND JANE DOE AS UNKNOWN
TENANTS IN POSSESSION
DEFENDANT(S)

56200 8 CA003569
Assigned to
Judge Ben Bryan

NOTICE OF LIS PENDENS

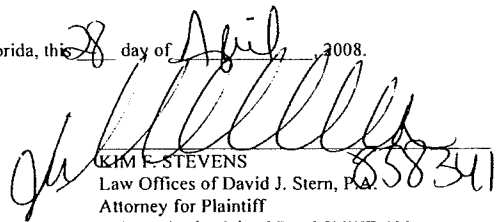
1. TO: The above named Defendants, AND ALL OTHERS WHOM IT MAY CONCERN:

2. YOU ARE NOTIFIED of the institution of this action by the Plaintiff against you seeking to foreclose the Note and Mortgage encumbering the described property and the decreeing of a sale of the property under the direction of the court in default of the payment of the amount found to be due the Plaintiff under the Note and Mortgage, and for other, further and general relief set forth in the Complaint.

3. The property involved is that certain parcel, lot or unit situate, lying and being in SAINT LUCIE County, Florida, as set forth in the mortgage recorded in Official Records Book 1610, at Page 2183, more particularly described as follows:

LOT 9, LESS THE EAST 22 FEET THEREOF, AND THE EAST 60.5 FEET OF LOT 8, OF HAMILTON ACRES, AS PER PLAT THEREOF AS RECORDED IN PLAT BOOK 14, PAGE 6 OF THE PUBLIC RECORDS OF ST. LUCIE COUNTY, FLORIDA.

Dated at Plantation, Broward County, Florida, this 28 day of April, 2008.


KIM F. STEVENS
Law Offices of David J. Stern, P.A.
Attorney for Plaintiff
900 South Pine Island Road SUITE 400
Plantation, FL 33324-3920
(954) 233-8000
Bar #: 0543136

08-57967(FM)BBT

CIRCUIT CIVIL ✓

IN THE CIRCUIT COURT OF THE 19TH
JUDICIAL CIRCUIT IN AND FOR SAINT LUCIE
COUNTY, FLORIDA
GENERAL JURISDICTION DIVISION
CASE NO: 56-2008-CA-003569

BRANCH BANKING & TRUST COMPANY,

Plaintiff,

vs.

SARAH T. CLANCE A/K/A SARAH TYNER CLANCE A/K/A SARAH CLANCE; UNKNOWN SPOUSE OF SARAH T. CLANCE A/K/A SARAH TYNER CLANCE A/K/A SARAH CLANCE, IF ANY; ANY AND ALL UNKNOWN PARTIES CLAIMING BY, THROUGH, UNDER, AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEEES OR OTHER CLAIMANTS; JOHN DOE AND JANE DOE AS UNKNOWN TENANTS IN POSSESSION,

RECEIVED
NOV 21 11 49 AM '08
CIRCUIT COURT
SAINT LUCIE COUNTY
FLORIDA

Defendants

FINAL JUDGMENT OF FORECLOSURE

(Pursuant to Administrative Order No. 06-02)

THIS ACTION was heard before the Court on Plaintiffs Motion for Summary Final Judgment on November 14, 2008. On the evidence presented,

IT IS ADJUDGED that:

1. The Plaintiffs Motion for Summary Judgment is GRANTED. Service of process been duly and regularly obtained over SARAH T. CLANCE A/K/A SARAH TYNER CLANCE A/K/A SARAH CLANCE, defendants.

2. There is due and owing to the Plaintiff the following:

Principal due on the note secured by the mortgage foreclosed	\$73,206.98
Interest on the note and mortgage from DECEMBER 1, 2007 to OCTOBER 15, 2008	\$4,466.96
Per diem interest at 7% (\$14.04 per day), from OCTOBER 16, 2008 to NOVEMBER 14, 2008	\$421.20

J

| |

Title Search Expenses:	\$400.00
Lates Charges (Pre-Acceleration)	\$265.12
Hazard Insurance Premiums	\$1,560.46
Court Costs:	
Filing fee	\$255.00
Service of Process at \$45.00 per address	\$180.00
	SUBTOTAL \$80,755.72
Additional Costs	
Recording Fee Lis Pendens	\$10.50
Probate Charges	\$25.00
Obtain & Record Death Certificates	\$40.00
	SUBTOTAL \$80,831.22
Attorney fees based upon 11.6 hours at \$125.00 per hour	<u>\$1,450.00</u>
Less: Undisbursed escrow funds	
Less: Unearned insurance premiums	
	GRAND TOTAL: <u>\$ 82,281.22</u>

3. The total sum referenced in Paragraph 2 shall bear interest from this date forward at the prevailing legal rate of interest.

4. Plaintiff, whose address is 301 COLLEGE STREET, 6TH FL GREENVILLE, SC 29601, holds a lien for the total sum specified in Paragraph 2 herein. The lien of the plaintiff is superior in dignity to any right, title, interest or claim of the defendants and all persons, corporations, or other entities claiming by, through, or under the defendants or any of them and the property will be sold free and clear of all claims of the defendants, with the exception of any assessments that are superior pursuant to Florida Statutes, Section 718.116.

The plaintiffs lien encumbers the subject property located in SAINT LUCIE County, Florida and described as:

LOT 9, LESS THE EAST 22 FEET THEREOF, AND THE EAST 60.5 FEET OF LOT 8, OF HAMILTON ACRES, AS PER PLAT THEREOF AS RECORDED IN PLAT BOOK 14, PAGE 6 OF THE PUBLIC RECORDS OF ST. LUCIE COUNTY, FLORIDA.

Property Address: 712 EMIL DR., FT. PIERCE, FL 34982

5. If the grand total amount with interest at the rate-described in Paragraph 3 and all costs accrued subsequent to this judgment are not paid, the Clerk of the Court shall sell the subject property at public sale on Feb. 24, 2008, at 11:00 a.m. to the highest bidder for cash, except as prescribed in Paragraph 6, on the , Florida after having first given notice as required by Section 45.031, Florida Statutes. .

6. Plaintiff shall advance all subsequent costs of this action and shall be reimbursed for them by the Clerk if Plaintiff is not the purchaser of the property for sale. If Plaintiff is the purchaser, the Clerk shall credit Plaintiff's bid with the total sum with interest and costs accruing subsequent to this judgment, or such part of it, as is necessary to pay the bid in full. The Clerk shall receive the service charge imposed in Section 45.031, Florida Statutes, for services in making, recording, and certifying the sale and title that shall be assessed as costs.

7. On filing of the Certificate of Sale, defendant's right of redemption as proscribed by Florida Statutes, Section 45.0315 shall be terminated.

8. On filing the Certificate of Title, the Clerk shall distribute the proceeds of the sale, so far as they are sufficient, by paying: first, all of the plaintiff's costs; second, documentary stamps affixed to the Certificate ; third, plaintiff's attorneys' fees; fourth, the total sum due to the plaintiff, less the items paid, plus interest at the rate prescribed in Paragraph 3 from this date to

the date of the sale; and by retaining any remaining amount pending further Order of this Court.

9. On filing of the Certificate of Title, Defendant and all persons claiming under or against defendant since the filing of the Notice of Lis Pendens shall be foreclosed of all estate or claim in the property and the purchaser at sale shall be let into possession of the property.

10. The Court finds, based upon the affidavits presented and upon inquiry of counsel for the Plaintiff, that 11.6 hours were reasonably expended by plaintiffs counsel and that an hourly rate of \$125.00 is appropriate. PLAINTIFF'S COUNSEL CERTIFIES THAT THE ATTORNEY FEE AWARDED DOES NOT EXCEED IT'S CONTRACT FEE WITH THE PLAINTIFF. The Court finds that there are no reduction or enhancement factors for consideration by the Court pursuant to Florida Patient's Compensation Fund v. Rowe, 472 So.2d 1145 (Fla. 1985).

11. Pursuant to Florida Statutes, Section 45.031:

IF THIS PROPERTY IS SOLD AT PUBLIC AUCTION, THERE MAY BE ADDITIONAL MONEY FROM THE SALE AFTER PAYMENT OF PERSONS WHO ARE ENTITLED TO BE PAID FROM THE SALE PROCEEDS PURSUANT TO THIS FINAL JUDGMENT.

IF YOU ARE A SUBORDINATE LIENHOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN 60 DAYS AFTER THE SALE. IF YOU FAIL TO FILE A CLAIM YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.

IF YOU ARE THE PROPERTY OWNER, YOU MAY CLAIM THESE FUNDS YOURSELF. YOU ARE NOT REQUIRED TO HAVE A LAWYER OR ANY OTHER REPRESENTATION AND YOU DO NOT HAVE TO ASSIGN YOUR RIGHTS TO ANYONE ELSE IN ORDER FOR YOU TO CLAIM ANY MONEY TO WHICH YOU ARE ENTITLED. PLEASE CHECK WITH THE CLERK OF THE COURT AT WITHIN TEN (10) DAYS AFTER THE SALE TO SEE IF THERE IS ADDITIONAL MONEY FROM THE FORECLOSURE SALE THAT THE CLERK HAS IN THE REGISTRY OF THE COURT.

IF YOU DECIDE TO SELL YOUR HOME OR HIRE SOMEONE TO HELP YOU CLAIM THE ADDITIONAL MONEY, YOU SHOULD READ VERY CAREFULLY ALL

FINAL SUMMARY JUDGMENT OF FORECLOSURE 56-2008-CA-003569
BRANCH BANKING & TRUST COMPANY vs. SARAH T. CLANCE A/K/A SARAH TYNER CLANCE A/K/A SARAH CLANCE, ET AL.

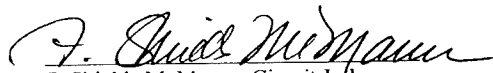
PAPERS YOU ARE REQUIRED TO SIGN, ASK SOMEONE ELSE, PREFERABLY AN ATTORNEY WHO IS NOT RELATED TO THE PERSON OFFERING TO HELP YOU, TO MAKE SURE THAT YOU UNDERSTAND WHAT YOU ARE SIGNING AND THAT YOU ARE NOT TRANSFERRING YOUR PROPERTY OR THE EQUITY IN YOUR PROPERTY WITHOUT THE PROPER INFORMATION. IF YOU CANNOT AFFORD TO PAY AN ATTORNEY, YOU MAY CONTACT FLORIDA RURAL LEGAL SERVICES, 200 SOUTH INDIAN RIVER DRIVE, SUITE 101, FORT PIERCE, FLORIDA 34950 TELEPHONE 888-582-3410, TO SEE IF YOU QUALIFY FINANCIALLY FOR THEIR SERVICES. IF THEY CANNOT ASSIST YOU, THEY MAY BE ABLE TO REFER YOU TO A LOCAL BAR REFERRAL AGENCY OR SUGGEST OTHER OPTIONS. IF YOU CHOOSE TO CONTACT FLORIDA RURAL LEGAL SERVICES FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

12. The Court retains jurisdiction of this action to enter further orders that are proper, including, without limitation, writs of possession and deficiency judgments.

13. In the event the instant case is dismissed by the Plaintiff, the Clerk of Court is hereby directed to release any original documents filed with the Court to counsel of record for Plaintiff.

14. If the Plaintiff is the purchaser at the sale, the Plaintiff's bid is hereby assigned to Federal Home Loan Mortgage Corporation, and the Clerk of the Court is hereby directed to issue a Certificate of Title to the assignee named therein, which is exempt from documentary stamps.

DONE AND ORDERED at Port St. Lucie, St. Lucie County, Florida, on
Nov. 14, 2008.


F. Shields McManus, Circuit Judge

Copies furnished to:

LAW OFFICES OF DAVID J. STERN, P.A.

SARAH T. CLANCE A/K/A SARAH TYNER CLANCE A/K/A SARAH CLANCE
712 EMIL DR.
FT. PIERCE, FL 34982

08-57967(FM)BBT

CIRCUIT CIVIL

IN THE CIRCUIT COURT OF THE 19TH JUDICIAL
CIRCUIT, IN AND FOR SAINT LUCIE COUNTY,
FLORIDA
GENERAL JURISDICTION DIVISION
CASE NO: 56-2008-CA-003569

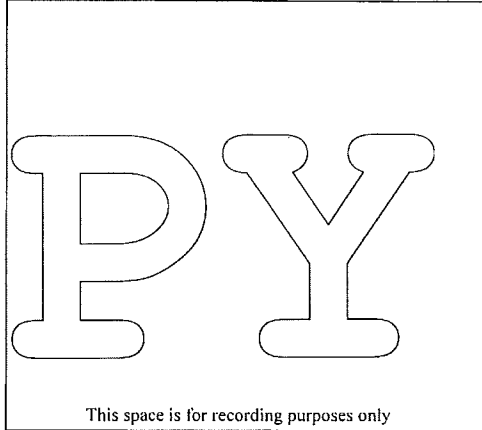
BRANCH BANKING & TRUST COMPANY

PLAINTIFF

VS.

SARAH T. CLANCE A/K/A SARAH TYNER
CLANCE A/K/A SARAH CLANCE;
UNKNOWN SPOUSE OF SARAH T. CLANCE
A/K/A SARAH TYNER CLANCE A/K/A
SARAH CLANCE, IF ANY; ANY AND ALL
UNKNOWN PARTIES CLAIMING BY,
THROUGH, UNDER, AND AGAINST THE
HEREIN NAMED INDIVIDUAL
DEFENDANT(S) WHO ARE NOT KNOWN TO
BE DEAD OR ALIVE, WHETHER SAID
UNKNOWN PARTIES MAY CLAIM AN
INTEREST AS SPOUSES, HEIRS, DEVISEES,
GRANTEES OR OTHER CLAIMANTS; JOHN
DOE AND JANE DOE AS UNKNOWN
TENANTS IN POSSESSION

DEFENDANT(S)



This space is for recording purposes only

CERTIFICATE OF TITLE

The undersigned Clerk of the Court certifies that (s)he executed and filed a Certificate of Sale in this action on August 14, 2009, for the property described herein and that no objections to the sale have been filed within the time allowed for filing objections.

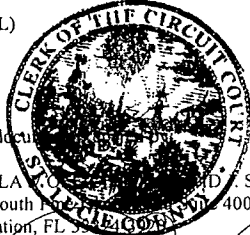
The following property in SAINT LUCIE County, Florida:

LOT 9, LESS THE EAST 22 FEET THEREOF, AND THE EAST 60.5 FEET OF LOT 8, OF HAS 1.70 ACRES, AS PER PLAT THEREOF AS RECORDED IN PLAT BOOK 14, PAGE 6 OF THE PUBLIC RECORDS OF ST. LUCIE COUNTY, FLORIDA.

was sold to The Federal Home Loan Mortgage Corporation pursuant to the assignment of bid of the Summary Final Judgment
c/o P.O. Box 50122, McLean, VA 22102

WITNESS my hand and the seal of this Court on September 24, 2009.

(SEAL)

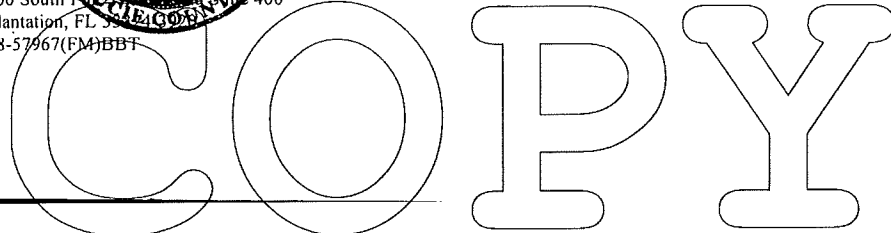


This document

THE LAW OFFICE OF D. STERN, P.A.
900 South Plantation, FL 33409
08-57967(FM)BBT

Joseph E. Smith
Clerk of Circuit Court

BY: [Signature]
Deputy Clerk



Prepared by and return to:

Sergio C. Martinez
Kass Shuler, P.A.
P.O. Box 800
Tampa, FL 33601-0800

COPY

(Space Above This Line For Recording Data)

Quit Claim Deed

This Quit Claim Deed made this 4 day of March, 2015, between FEDERAL HOME LOAN MORTGAGE CORPORATION, its successors and/or assigns, as Grantee, whose post office address is 5000 Piano Pkwy, Carrollton, TX 75010, herein after called the Grantor to BRANCH BANKING AND TRUST COMPANY, whose address is 301 COLLEGE STREET, GREENVILLE, SC 29601 hereinafter called the 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 corporation, trusts and trustees.)

Witnesseth, that said Grantor, for and in consideration of the sum TEN AND NO/100 DOLLARS (\$10.00) and other good and valuable consideration to said Grantor in hand paid by said Grantee, and Grantee's heirs and assigns forever, all the right, title, interest, claim and demand which Grantor has in and to the following described land, situate, lying and being in ST. LUCIE County, to wit:

COPY

LOT 9, LESS THE EAST 22 FEET THEREOF, AND THE EAST 60.5 FEET OF LOT 8, OF HAMILTON ACRES, AS PER PLAT THEREOF AS RECORDED IN PLAT BOOK 14, PAGE 6, OF THE PUBLIC RECORDS OF ST. LUCIE COUNTY, FLORIDA.

To Have and to Hold, the same together with all and singular the appurtenances thereto belonging or in anywise appertaining, and all the estate, right, title, interest, lien, equity and claim whatsoever of Grantors, either in law or equity, for the use, benefit and profit of the said Grantee forever.

EXECUTED the date first stated above.

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

COPY

Signed, sealed and delivered
in the presence of:

Patricia Smith
Patricia Smith (typed name)

C. Andrew Miller
C. Andrew Miller (typed name)

STATE OF Virginia
COUNTY OF Fairfax

Grantor

FEDERAL HOME LOAN MORTGAGE
CORPORATION

By: *Adam Schloss*


As its: Adam Schloss
Assistant Treasurer

COPY
(Affix Corporate Seal Here)

The foregoing instrument was acknowledged before me this 4 day
of March, 2015, by Adam Schloss, as
Asst. Treasurer of FEDERAL HOME LOAN MORTGAGE CORPORATION, and
on behalf of the corporation. He/she is personally known to me and did take an oath.

COPY

Alexander M. Ross
Alexander M. Ross
(typed name)
Notary Public

 Alexander M. Ross
Commonwealth of Virginia
Notary Public
Commission No. 7122708
My Commission Expires 11/30/2015

1224409

COPY

**SPECIAL MAGISTRATE
CITY OF FORT PIERCE, FLORIDA**

Case #: 10-0860

RE: Violation of Section(s): 16-48, 16-47, 16-48 (1) (5) Outside Storage

Violator: FEDERAL HOME LOAN MORT CORP
PO BOX 50122
MCLEAN, VA 22102

Property Address: 712 EMIL AV

Tax ID #: 2422-706-0008-000/5

Legal Description: HAMILTON ACRES E 60.5 FT OF LOT 8 AND W 50 FT OF LOT 9 (OR 498-2305)

ORDER ASSESSING FINE AND IMPOSING LIEN

THIS CAUSE having come before the Special Magistrate pursuant to Florida Statute 162.09 on December 01, 2010 upon notification by the Code Enforcement Officer that the Special Magistrate's Order herein dated December 01, 2010 was not complied with by the date set forth therein, and being otherwise advised in the premises, it is

ORDERED AND ADJUDGED that the violator shall pay a daily fine as provided in such order in the sum of \$160.00 from January 10, 2011 and a like sum thereafter for each day the violation continues. A certified copy of this Order may be recorded in the Public Records of St. Lucie County and shall thereafter pursuant to Florida Statute 162.09(3) constitute a lien against the above described property and upon any other real or personal property owned by the violator.

Upon petition to the Circuit Court this Order may be enforced in the same manner as a Court Judgment by the Sheriffs of the State, including levy against personal property. The fine imposed herein shall continue to accrue until the violator comes into compliance or until judgment is rendered upon a suit to foreclose on this lien, whichever occurs first. The lien arising from this fine runs in favor of the City of Fort Pierce, a municipal corporation, and the City of Fort Pierce may execute a satisfaction of release of lien. This Order shall not be deemed to be a Court Judgment except for enforcement purposes and may be foreclosed as further provided by law.

DONE AND ORDERED this 15th day of February, 2011.

ATTEST:

CITY CLERK

DATED: 2-15-11

Frank Blandino, Esq., Special Magistrate

Mail to:
City of Fort Pierce
Code Enforcement Department
P.O. Box 1480
Ft. Pierce, FL 34954

File Name: C0035517

STATE OF FLORIDA
ST. LUCIE COUNTY
CITY OF FORT PIERCE

THIS IS TO CERTIFY THAT
THIS IS A TRUE AND
CORRECT COPY OF THE
RECORDS ON FILE IN THIS
OFFICE.

CITY CLERK

DATE 2-15-11

(CITY SEAL)

CITY OF FORT PIERCE
 NOTICE OF LIEN
 FOR CLEARING OF LOTS
 INVOICED 09/09/2011

TO THE PUBLIC AND TO ALL WHOM IT MAY CONCERN:

The City Commission of the City of Fort Pierce, Florida under authority of Ordinance H-77 approves and authorizes the clearing of properties described herein, and authorizes the amount of the bill for the clearing of said properties to be placed as a lien on said properties.

WHEREFORE, the City of Fort Pierce embraces, claims and holds a lien on the following described properties:

RICHARD ARTHUR 3959 SOUTH US #1 FT PIERCE, FL 34982	MORGAN'S S/D LOT 13 & N 5' OF VAC ALLEY ADJ ON S 1503 EMERALD TERR 2409-828-6013-0001 INV #25240 09/09/2011	150.05
BANKUNITED 7815 NW 142 ST MIAMI LAKES, FL 33016	ASSESSOR'S MAP OF N PART OF FT PIERCE BLK 5 W 51.25' OF S 100' OF LOT 3 602 N 6 ST 2403-705-0061-0003 INV #25241 09/09/2011	135.88
FEDERAL HOME LOAN MORT CORP PO BOX 50122 MCLEAN, VA 22102	HAMILTON ACRES E 60.5' OF LOT 8 & W 50' OF LOT 9 712 EMILY AVE 2422-706-0008-0005 INV #25243 09/09/2011	200.19
TERESIA & JAKOB HEHN 1514 EMERALD TERR FT PIERCE, FL 34950	LA FONO S/D BLK 6 LOT 3 1514 EMERALD TERR 2409-818-0026-0000 INV #25251 09/09/2011	160.63
MARY MASCIOLI 1901 S OCEAN DR FT PIERCE, FL 34949	PINEWOOD S/D BLK 12 LOTS 8,9&10-LESS W 7' FOR US 1 & VAC ALLEY LYG BTWN 1000 S US HWY 1 2415-601-0169-0007 INV #25252 09/09/2011	109.73
FLORENTINO MONDONGO 202 ROSELYN AV FT PIERCE, FL 34982	SUNSET PARK BLK 7 LOT 6 202 ROSELYN AV 2422-504-0098-0002 INV #25253 09/09/2011	153.24
VALENTIN OSORIO 459 PENSACOLA DRIVE LANTANA, FL 33461	ROY G HILLIARDS S/D BLK 3 LOTS 1 & 2 1803 BOSTON AV 2409-701-0037-0001 INV #25254 09/09/2011	181.08
RANDALL REYNOLDS 2301 JUANITA AVE FT PIERCE, FL 34946	LINCOLN PARK NO 2 BLK 7 LOT 19 1105 AVENUE D 2409-501-0211-0001 INV #25255 09/09/2011	132.60
STANLEY ROBINSON 1706 SOUTH AVE FT PIERCE, FL 34950	LINCOLN PARK NO 2 BLK 4 LOT 30 513 N 11 ST 2409-501-0127-0005 INV #25256 09/09/2011	135.53
TARPON IV LLC 18305 BISCAYNE BLVD STE 400 AVENTURA, FL 33160	MEYERHOFF'S S/D ON TRACT 98 LOTS 12 & 13 & N 5' OF VAC ALLEY ADJ ON S & LOT 14 & S 5' OF VAC ALLEY ADJ ON N 2809 AV I 2405-818-0012-0007 INV #25258 09/09/2011	192.12
WELLS FARGO BANK NA 4101 WISEMAN BLVD SAN ANTONIO, TX 78251	OAKLAND PARK BLK 9 LOTS 2 & 3-LESS S 10'-& W 3' OF VAC ALLEY ADJ ON E 604 BEACH CT 2410-709-0008-0005 INV #25261 09/09/2011 FT PIERCE, FL 34946	185.05 1,737.10

David Johnson
 David Johnson
 Director of Finance, City of Fort Pierce, Florida

Cassandra Steele
 Cassandra Steele
 City Clerk, City of Fort Pierce, Florida

Approved as to form by: Rob Selinger, City Attorney

CITY SEAL



RE: 712 Emil Dr (case 10-0960 & (11-0476) <Watchdog: Virus checked> 1224407

Jason P. White

to:

'CGreer@City-FtPierce.Com'

07/29/2015 11:39 AM

Cc:

"Karen L. Rutland", Peter Baker

Hide Details

From: "Jason P. White" <jwhite@KASSLAW.com>

To: "'CGreer@City-FtPierce.Com'" <CGreer@City-FtPierce.Com>

Cc: "Karen L. Rutland" <krutland@KASSLAW.com>, Peter Baker
<pbaker@KASSLAW.com>

2 Attachments



CODE LIEN MITIGATION REQUEST PKG.pdf REQUEST FOR WAIVER - REDUCTION.pdf

Hi Colleen,

I'm assuming our letter which accompanied our request for a reduction didn't reach you. I've reattached our letter along with the Request for Waiver form you sent over. The Penalty Reduction letter is included in the attachment labeled CODE LIEN MITIGATION REQUEST PKG.

1. *The request for lien reduction is not complete. I am attaching another copy of the request forms and the fines sheet for your convenience. Please fill out a separate request for each case and return to me. **See attachments***
2. *Please explain the relevancy of Sarah Clance and the foreclosure papers you included in the request for reduction. Our liens were both filed against Federal Home Loan Mortgage Corporation, the registered title owner. We have no knowledge of Sarah Clance. **Sarah Clance was a previous owner who was foreclosed upon by BB&T. FHLMC acquired title to the property through BB&T's foreclosure action but later conveyed the property to BB&T via Quit Claim Deed. BB&T is now tasked with curing title to the property so the property can be placed on the market and sold to a third party. Page 2 of the CODE LIEN MITIGATION REQUEST PKG explains the correlation between Sarah Clance, FHLMC and BB&T in further detail.***
3. *Until we have a completed lien reduction request form for each case and an answer to this question we cannot schedule the hearing at this time. I will need this information no later than August 3 in order to get it on the August 12 Code Enforcement Board meeting date. If not received within this time frame the next hearing date will be September 9.*

Please let me know if you have any questions or if further documentation is required to proceed with the hearing on 8/12/15.

Sincerely,

Jason White
REO Title Supervisor
Kass Shuler, P.A.
1505 N. Florida Avenue
Tampa, FL 33602
(813) 229-0900 ext. 1609
Fax (813) 384-2625
jwhite@kasslaw.com

From: Peter Baker

Sent: Thursday, July 23, 2015 3:59 PM

To: Jason P. White
Cc: Karen L. Rutland; Laura L. Escobar
Subject: FW: 712 Emil Dr (case 10-0960 & (11-0476) <Watchdog: Virus checked>

From: Colleen Greer [<mailto:CGreer@City-FtPierce.Com>]
Sent: Thursday, July 23, 2015 3:38 PM
To: Peter Baker; jabbott@bbandt.com
Cc: Peggy Arraiz
Subject: 712 Emil Dr (case 10-0960 & (11-0476) <Watchdog: Virus checked>

Dear Mr. Baker:

In preparing the cases listed above for a lien reduction hearing and on further review of your letter and the documents you sent we have a couple of questions.

1. The request for lien reduction is not complete. I am attaching another copy of the request forms and the fines sheet for your convenience. Please fill out a separate request for each case and return to me.
2. Please explain the relevancy of Sarah Clance and the foreclosure papers you included in the request for reduction. Our liens were both filed against Federal Home Loan Mortgage Corporation, the registered title owner. We have no knowledge of Sarah Clance.
3. Until we have a completed lien reduction request form for each case and an answer to this question we cannot schedule the hearing at this time. I will need this information no later than August 3 in order to get it on the August 12 Code Enforcement Board meeting date. If not received within this time frame the next hearing date will be September 9.

You can reach me at the telephone number and email listed below or Peggy Arraiz, Code Compliance Manger at parraiz@city-ftpierce.com. Her phone number is 772-467-3148.

Thank you and I will wait to hear from you.

Sincerely yours,
Colleen Greer
Executive Secretary
City of Ft. Pierce
Department of Community Response
100 N U.S. Hwy 1, Ft. Pierce, FL 34950
Telephone: 772-467-3149 Fax: 772-468-0457
Email: cgreer@city-ftpierce.com

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destroy and delete the message from your computer.

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******* LEGAL DISCLAIMER (autogenerated by iQ.Suite Trailer) *******

**Code Enforcement Board
City of Fort Pierce, Florida**

Case # 11-0476

RE: Violation of Section(s): 5-369 Vacant Buildings, 8.5-47 Defects Constituting Dwelling Unfit

Violator: FEDERAL HOME LOAN MORT CORP
PO BOX 60122
MCLEAN, VA 22102

Property Address: 712 EMIL DR

Tax ID #: 2422-708-0008-000/5

Legal Description: HAMILTON ACRES E 60.5 FT OF LOT 8 AND W 50 FT OF LOT 9 (OR 498-2305)

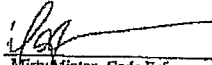
ORDER ASSESSING FINE AND IMPOSING LIEN

THIS CAUSE having come before the Code Enforcement Board pursuant to Florida Statute 162.09 on July 13, 2011 upon notification by the Code Enforcement Officer that the Code Enforcement Board's Order herein dated July 13, 2011 was not complied with by the date set forth therein, and being otherwise advised in the premises, it is

ORDERED AND ADJUDGED that the violator shall pay a daily fine as provided in such order in the sum of \$250.00 from August 29, 2011 and a like sum thereafter for each day the violation continues. A certified copy of this Order may be recorded in the Public Records of St. Lucie County and shall thereafter pursuant to Florida Statute 162.09(3) constitute a lien against the above described property and upon any other real or personal property owned by the violator.

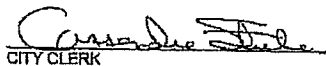
Upon petition to the Circuit Court this Order may be enforced in the same manner as a Court Judgment by the Sheriffs of the State, including levy against personal property. The fine imposed herein shall continue to accrue until the violator comes into compliance or until judgment is rendered upon a suit to foreclose on this lien, whichever occurs first. The lien arising from this fine runs in favor of the City of Fort Pierce, a municipal corporation, and the City of Fort Pierce may execute a satisfaction of release of lien. This Order shall not be deemed to be a Court judgment except for enforcement purposes and may be foreclosed as further provided by law.

DONE AND ORDERED this 6th day of January, 2013.



Misty Minton, Code Enforcement Board Chair

ATTEST:


CITY CLERK

Mail to:
City of Fort Pierce
Code Enforcement Division
P.O. Box 1480
FL Pierce, FL 34954

DATED: 2-6-13

STATE OF FLORIDA
ST. LUCIE COUNTY
CITY OF FORT PIERCE

THIS IS TO CERTIFY THAT
THIS IS A TRUE AND
CORRECT COPY OF THE
RECORDS ON FILE IN THIS
OFFICE.


CITY CLERK

DATE 2-6-13

(CITY SEAL)


CITY OF FORT PIERCE
 NOTICE OF LIEN

FOR CLEANING OF LOTS

INVOICED 03/13/2013

TO THE PUBLIC AND TO ALL WHOM IT MAY CONCERN:
 The City Commission of the City of Fort Pierce, Florida under authority of City of Fort Pierce Charter, Article II, Section 14, Powers of the City, and Article XI, Improvement, Section 162, Keeping assessment books; information in parcel of the City, and authorizes the abatement of nuisances on the properties described hereon, and authorizes the amount of the bill for the abatement of nuisances on said properties, specifically Lot Clearing to be placed as a lien on said properties.
 THEREFORE, the City of Fort Pierce and holds a lien, superior in rank and dignity to all other liens or against the real property except for state and county taxes on the following described properties:

3736 NW 19TH PL SUNRISE, FL 33522	1012 AV L 3404-001-0019-0001	130.00
DEVON R & ELIAS R BROWN PROSPERITY PARK BLK 1 LOT 19	1012 AV L 3404-001-0019-0001	130.00
ERHARTMAN, INC 1600 FORT PIERCE BLVD FORT PIERCE, FL 34932	1600-001-0019-0001 1600-001-0019-0001	130.00
STANFORD, MICHAEL 1600 FORT PIERCE BLVD FORT PIERCE, FL 34932	1600-001-0019-0001 1600-001-0019-0001	130.00
LOUISE CROSBY 405 EDGEWOOD DR MEADVILLE, PA 16335	405-001-0019-0001 2410-004-0134-0000	130.00
DEUTSCHE BANK NAT TR CO (TX) C/O FEDERALTY AMERICAN HOME MTO 1011 E 15TH ST IRVINE, CA 92618	1011 E 15TH ST 2416-304-197-0007	145.00
RENNETH L & PATRICA A DRUMMOND 4980 MATANZAS AV FORT PIERCE, FL 34946	4980-001-0019-0001 506 AV 1	145.00
JEANETTE EDMOND 352 NE CULLMAN CT FORT ST. LUCIE, FL 34933	352-001-0019-0001 919 AV 1	130.00
EVERETT FARRBERG INC 1307 LITTLE HARBOR LN FORT BROWNSBURGH, FL 33569	1307-001-0019-0001 714 AVENUE B	200.00
REARL HOMER LEON MORT CORP PO BOX 50122 MCLEAN, VA 22102	712 BAILL AV 2422-706-0008-0001	130.00
GENERAL REALTY INVESTMENT 2826 BROADWAY AVE STE 206 RIVERIA BEACH, FL 33404	618 N 10 ST 2403-711-0004-0001	130.00
JAMIE O GIBBLETT 1705 BOSTON AVE FORT PIERCE, FL 34950	1705 BOSTON AVE 2403-701-0044-0007	145.00
GULF & SOUTHERN CORPORATION 405 EDGEWOOD DR MEADVILLE, PA 16335	405 N 9TH ST 2410-001-0017-0001	145.00
CHUMBEY N MONTGOMERY 1136 SE PROCTOR LN FORT ST. LUCIE, FL 34983	1417 AVENUE E 2409-123-0007-0001	130.00
KENYA B NICHOLAS 1070 LAND CT CHELTONIAVA, MD 20623	114 N 9TH ST 2410-001-0005-0008	130.00
BARBARA OWENS 3305 AV L FORT PIERCE, FL 34947-2357	911 AV 1 2403-707-0016-0008	130.00

4/5/13 Paid


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4/5/13 Paid

REPARSED BY MAIL TO
 CITY OF FORT PIERCE
 ATTN: FINANCE DEPT
 PO BOX 1460
 FORT PIERCE, FL 34954

CITY OF FORT PIERCE
 NOTICE OF LIEN
 FOR CLEARING OF LOTS
 INVOICED 03/13/2013

Lot #	Property Description	Assessed Value
100.00	LEE PHILLIPS THLADGB MCDY P O BOX 1853 CLWIBSTON, FL 33440-1853	100.00
150.00	REG ACCEPTANCE CORP LTD 260 CORPORATE CIR SUITE 400 HENDERSON, NV 89074	150.00
130.00	JACK & DAMARIS HALEY 601 DUNDAS CT FORT PIERCE, FL 34930	130.00
143.00	GLADYS SCHENCK 401 N 21ST ST FORT PIERCE, FL 34930	143.00
145.00	MAURIS SLYUSANCIUK 2999 NE 191ST ST #400 N MIAMI BEACH, FL 33180	145.00
130.00	GIRLIE L SPINKS 608 N 21 ST FORT PIERCE, FL 34930-6060	130.00
145.00	MAUDY SUTTON JR 1005 BARNADOS AVE FORT PIERCE, FL 34982	145.00
130.00	DADY TIERE 207 DIXIELAND BLK FORT PIERCE, FL 34982	130.00
150.00	PATRICIA TOLBERT 1301 N 21ST ST FORT PIERCE, FL 34930	150.00
143.00	RODOLFO WEISS WESLEY LACHANCE 1362 N 76TH RD LOXAHATCHEE, FL 33470	143.00
145.00	JOSEPH W WINZEMAN 1060 US HWY 1 SW #37 VERO BEACH, FL 32962	145.00
25	33,535.00	25

City of Fort Pierce, Florida
 Director of Finance, City of Fort Pierce, Florida
 City Clerk, City of Fort Pierce, Florida
 Approved as to Form
 Rob Schweser, City Attorney
 CITY SEAL

PREPARED BY MAIL TO
 CITY OF FORT PIERCE
 ATTN: FINANCE DEPT
 P O BOX 1853
 FORT PIERCE, FL 34982

**AFFIDAVIT OF COMPLIANCE
SPECIAL MAGISTRATE
FORT PIERCE, FLORIDA**

Book: 3271

Page: 1379

Case No: 10-00000960
712 EMIL DR
PROPERTY ADDRESS
FEDERAL HOME LOAN MORT CORP
PO BOX 50122
MCLEAN, VA 22102

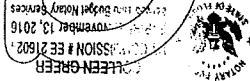
I, Janey Vanderhorst, have personally examined the property described in the Special Magistrate's order dated December 01, 2010, in the above mentioned case, and find that said property is NOW in compliance with Section(s) 16-46, 16-47, 16-48 (1) (5) Outside Storage of the Code of the City of Fort Pierce, Florida, as of the April 27, 2015.

Janey Vanderhorst, Code Enforcement Officer
STATE OF FLORIDA
COUNTY OF ST. LUCIE
PERSONALLY APPEARED before me, the undersigned authority, Janey Vanderhorst, (personally known) and acknowledged that (he)(she) did execute the foregoing affidavit.
SWORN TO AND SUBSCRIBED before me this 27th day of April, 2015.

NOTARY PUBLIC - STATE OF FLORIDA

Colleen Steen

MY COMMISSION EXPIRES:



COPIES

File Name: C0059170

**AFFIDAVIT OF COMPLIANCE
CODE ENFORCEMENT BOARD
FORT PIERCE, FLORIDA**

Book: 3483

Page: 2196

Case No: 11-00000476
712 EMIL DR
PROPERTY ADDRESS
FEDERAL HOME LOAN MORTGAGE
CORP
PO BOX 50122
MCLEAN, VA 22102
IN THE MATTER OF:

I, Janey Vanderhorst, have personally examined the property described in the Code Enforcement Board's order dated July 13, 2011, in the above mentioned case, and find that said property is NOW in compliance with Section(s) 8.5-47 Defects Constituting Dwelling Unit of the Code of the City of Fort Pierce, Florida, as of the June 4, 2014.

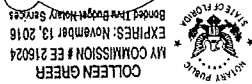
Janey Vanderhorst, Code Enforcement Officer

STATE OF FLORIDA
COUNTY OF ST. LUCIE
PERSONALLY APPEARED before me, the undersigned authority, Janey Vanderhorst, (personally known) and acknowledged that (he)(she) did execute the foregoing affidavit.

SWORN TO AND SUBSCRIBED before me this 28th day of April, 2015.

Colleen Greer
NOTARY PUBLIC - STATE OF FLORIDA

MY COMMISSION EXPIRES:



COPIES

File Name: C0059169

**AFFIDAVIT OF COMPLIANCE
CODE ENFORCEMENT BOARD
FORT PIERCE, FLORIDA**

Book: 3483

Page: 2196

Case No: 11-00000476

712 EMIL DR
PROPERTY ADDRESS

IN THE MATTER OF:

FEDERAL HOME LOAN MORTGAGE CORP
PO BOX 50122
MCLEAN, VA 22102

COPY

I, Janey Vanderhorst, have personally examined the property described in the Code Enforcement Board's order dated July 13, 2011, in the above mentioned case, and find that said property is NOW in compliance with Section(s) **5-369 Vacant Buildings** of the Code of the City of Fort Pierce, Florida, as of the **April 27, 2015**

Janey Vanderhorst, Code Enforcement Officer

STATE OF FLORIDA
COUNTY OF ST. LUCIE

PERSONALLY APPEARED before me, the undersigned authority, Janey Vanderhorst, (personally known) and acknowledged that (he)(she) did execute the foregoing affidavit.

SWORN TO AND SUBSCRIBED before me this 28th day of April, 2015.

Colleen Greer
NOTARY PUBLIC - STATE OF FLORIDA

MY COMMISSION EXPIRES:



COLLEEN GREER
MY COMMISSION # EE 216024
EXPIRES: November 13, 2016
Bonded Thru Budget Notary Services

COPY

File Name: C0059168



To: pbaker@kasslaw.com, jabbott@bbandt.com
Cc: Peggy Arraiz/cfp,
Bcc:
Subject: 712 Emil Dr (case 10-0960 & (11-0476)

Dear Mr. Baker:

In preparing the cases listed above for a lien reduction hearing and on further review of your letter and the documents you sent we have a couple of questions.

1. The request for lien reduction is not complete. I am attaching another copy of the request forms and the fines sheet for your convenience. Please fill out a separate request for each case and return to me.
2. Please explain the relevancy of Sarah Clance and the foreclosure papers you included in the request for reduction. Our liens were both filed against Federal Home Loan Mortgage Corporation, the registered title owner. We have no knowledge of Sarah Clance.
3. Until we have a completed lien reduction request form for each case and an answer to this question we cannot schedule the hearing at this time. I will need this information no later than August 3 in order to get it on the August 12 Code Enforcement Board meeting date. If not received within this time frame the next hearing date will be September 9.



Penalty Reduction Letter.docx



Request for Waiver - Code Enforcement Liens.docx



712 Emil - 10-0960 fines.pdf



712 Emil - 11-0476 fines.pdf

You can reach me at the telephone number and email listed below or Peggy Arraiz, Code Compliance Manger at parraiz@city-ftpierce.com. Her phone number is 772-467-3148.

Thank you and I will wait to hear from you.

Sincerely yours,

Colleen Greer

Executive Secretary

City of Ft. Pierce

Department of Community Response

100 N U.S. Hwy 1, Ft. Pierce, FL 34950

Telephone: 772-467-3149 Fax: 772-468-0457

Email: cgreer@city-ftpierce.com

Property Information
 Address: 712 EMIL DR
 FT PIERCE, FL 34982
 Location ID: 13346
 TAX ID #: 2422-706-0008-000/5
 Alternate ID description: NA UNKNOWN
 Zoning: NA UNKNOWN
 Subdivision:

Case General Information
 Case status: FL FINES/LIENS RUNNING
 Status date: 9/21/2011
 Case type: CE CODE ENFORCEMENT VIOLATION
 Reported date: 3/29/2011
 Originator: CC CITIZEN COMPLAINT
 Default inspector: JV Janey Vanderhorst
 Credit balance: .00

Owner Information
 Owner name: FEDERAL HOME LOAN MORT CORP
 Address: PO BOX 50122
 City: MCLEAN, VA 22102
 Phone: 0
 Notice: 0
 Flip: Y

Violations

Type	Status	Location	Quantity	Date Established	Date Resolved
DEFECTS DWELLING UNRIT (2)	CM		1	3/30/2011	6/04/2014
DEFECTS DWELLING UNRIT (3)	CM		1	3/30/2011	6/04/2014
VACANT BUILDINGS	CM		1	3/30/2011	4/27/2015

Case Data
 Description: Data

Active Inspections

Type	Insp ID	Schedule Date
No scheduled inspections exist		

Type Description	Transaction	Amount Due	Amount Billed	Starting date	Ending date	Daily fee	Lien amount
AI Lien paid RECORD AFF OF COMPLIANCE	20.00	20.00	.00	4/28/2015		.00	.00
CF CODE ENFORCE BD FINES - 1	334250.00	334250.00	.00	8/29/2011	4/27/2015	250.00	.00
N1 RECORD AFF OF NON-COMP	10.00	10.00	.00	1/31/2013		.00	10.00
RL RECORD OF LIEN	10.00	10.00	.00	1/31/2013		.00	10.00
RV RECORD ORDER OF VIOLATION	10.00	10.00	.00	7/15/2011		.00	10.00

Prepared 7/23/15, 9:30:05
Program HTDFTAL
User ID COLLEEN

Case Master Inquiry - (CEN2001001)
Screen detail for Program: CE CEN2001, Fees
Case 11-00000476

Type Description Transaction Amount Due Amount Billed Starting date Ending date Daily fee Lien amount

(Continued)

.00		334300.00	334300.00			.00		30.00
.00	Lien paid							

Property Information

Address: 712 EMIL DR FT PIERCE, FL 34982
 Location ID: 13346
 TAX ID #: 2422-706-0008-000/5
 Alternate ID description: NA UNKNOWN
 Zoning: NA UNKNOWN
 Subdivision:

Case General Information

Case status: FL FINES/LIENS RUNNING
 Status date: 9/21/2011
 Case type: CE CODE ENFORCEMENT VIOLATION
 Reported date: 3/29/2011
 Originator: CC CITIZEN COMPLAINT
 Default inspector: JV Janey Vanderhorst
 Credit balance: .00

Owner Information

Owner name: FEDERAL HOME LOAN MORT CORP
 Address: PO BOX 50122 MCLEAN, VA 22102
 City: MCLEAN, VA 22102
 Phone: 0
 Notice: 0
 Flip: Y

Violations

Type	Status	Location	Quantity	Date Established	Date Resolved
DEFECTS DWELLING UNRFT (2)	CM		1	3/30/2011	6/04/2014
DEFECTS DWELLING UNRFT (3)	CM		1	3/30/2011	6/04/2014
VACANT BUILDINGS	CM		1	3/30/2011	4/27/2015

Case Data

Description Data

Active Inspections

Type Insp ID Schedule Date
 No scheduled inspections exist

Lien number	Alt Lien ID	Total Lien amount	Type	Status	Date opened	Date closed	Fee description
003799955	ceb 11-0476	30.00	CE	Open	2/13/2013		RECORD AFF OF NON-COMP
10.00							RECORD OF LIEN
10.00							RECORD ORDER OF VIOLATION

Property Information

Address: 712 EMIL DR FT PIERCE, FL 34982
 Location ID: 13346
 TAX ID #: 2422-706-0008-000/5
 Alternate ID description: NA UNKNOWN
 Zoning: NA UNKNOWN
 Subdivision:

Case General Information

Case status: FL FINES/LIENS RUNNING
 Status date: 1/10/2011
 Case type: CE CODE ENFORCEMENT VIOLATION
 Reported date: 7/15/2010
 Originator: CC CITIZEN COMPLAINT
 Default inspector: JV Janey Vanderhorst
 Credit balance: .00

Owner Information

Owner name: FEDERAL HOME LOAN MORT CORP
 Address: PO BOX 50122 MCLEAN, VA 22102
 City: MCLEAN, VA 22102
 Phone: 0
 Notice: Y
 Flip: N

Violations

Type	Status	Location	Quantity	Date Established	Date Resolved
FENCE MAINTENANCE	CM		1	7/15/2010	6/04/2014
NUISANCE AS A CONDITION (7)	CM		1	7/15/2010	8/31/2010
OUTSIDE STORAGE	CM		1	7/15/2010	4/27/2015
PROPERTY MAINTENANCE (4)	CM		1	7/15/2010	6/04/2014
GARAGE SALE REGULATIONS	CM		1	8/31/2010	6/03/2014
LANDSCAPE MAINTENANCE	CM		1	8/31/2010	6/03/2014

Case Data

Description Data

Active Inspections

Type Insp ID Schedule Date

No scheduled inspections exist

Lien number	Alt Lien ID	Total lien amount	Type	Status	Date opened	Date closed	Fee description
000100960	smb 10-0960	20.00	CE	Open	2/23/2011		RECORD OF LIEN
10.00	.00	10.00					RECORD ORDER OF VIOLATION

Property Information
 Address: 712 EMIL DR FT PIERCE, FL 34982
 Location ID: 13346
 TAX ID #: 2422-706-0008-000/5
 Alternate ID description: NA UNKNOWN
 Zoning: NA UNKNOWN
 Subdivision: NA UNKNOWN

Case General Information
 Case status: FL FINES/LIENS RUNNING
 Status date: 1/10/2011
 Case type: CE CODE ENFORCEMENT VIOLATION
 Reported date: 7/15/2010
 Originator: CC CITIZEN COMPLAINT
 Default inspector: JV Janey Vanderhorst
 Credit balance: .00

Owner Information
 Owner name: FEDERAL HOME LOAN MORT CORP
 Address: PO BOX 50122
 City: MCLEAN, VA 22102
 Phone: 0
 Notice: Y
 Flid: N

Violations

Type	Status	Location	Quantity	Date Established	Date Resolved
FENCE MAINTENANCE	CM		1	7/15/2010	6/04/2014
NUISANCE AS A CONDITION (7)	CM		1	7/15/2010	8/31/2010
OUTSIDE STORAGE	CM		1	7/15/2010	4/27/2015
PROPERTY MAINTENANCE (4)	CM		1	7/15/2010	6/04/2014
GARAGE SALE REGULATIONS	CM		1	8/31/2010	6/03/2014
LANDSCAPE MAINTENANCE	CM		1	8/31/2010	6/03/2014

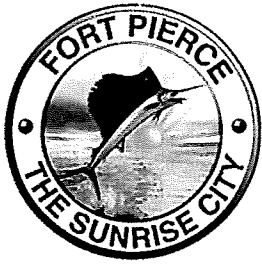
Case Data
 Description: Data

Active Inspections

Type	Insp ID	Schedule Date
No scheduled inspections exist		

Type Description	Transaction	Amount Due	Amount Billed	Starting date	Ending date	Daily fee	Lien amount
Lien paid							
A1 RECORD ARF OF COMPLIANCE	10.00	10.00	.00	4/28/2015		.00	.00
CF CODE ENFORCE BD FINES - 1	235200.00	235200.00	.00	1/10/2011	4/27/2015	150.00	.00
N1 RECORD ARF OF NON-COMP	10.00	10.00	.00	4/24/2015		.00	.00

Type Description Lien paid	Transaction	Amount Due	Amount Billed	Starting date	Ending date	Daily fee	Lien amount
	(Continued)						
RL RECORD OF LIEN	10.00	10.00	.00	2/23/2011		.00	10.00
RV RECORD ORDER OF VIOLATION	10.00	10.00	.00	12/01/2010		.00	10.00
	235240.00	235240.00	.00				20.00
	.00						



CITY OF FORT PIERCE

DIVISIONS OF CODE ENFORCEMENT & ANIMAL CONTROL

MARGARET M. ARRAIZ, CODE COMPLIANCE MANAGER

July 6, 2015

Mr. Peter Baker
REO Attorney
1505 N. Florida Avenue
Tampa, FL 33602

RE: 712 Emil Drive
Case # 10-0960
Case # 11-0476

Dear Mr. Baker

This letter will serve as confirmation of the date for your lien reduction request hearing.

The cases are scheduled for the Code Enforcement Board hearing for August 12, 2015 at 9:00 AM. It will be held in the Ft. Pierce City Hall Commission Chambers.

After the Code Enforcement Board hears both sides, they will make their recommendation to the City Commission for final approval. If the City Commission approves the settlement the Release of Lien will be prepared and mailed to you for recording at the St. Lucie County Clerk of Court's office.

The City Commission meeting will be determined after the hearing. It will be held in the Commission Chambers of City Hall and starts at 6:30 PM.

If you have any questions or need to reschedule, please contact my office at (772) 467-3149 or Email: cgreer@city-ftpierce.com.

Sincerely yours,

A handwritten signature in cursive script that reads "Colleen Greer".

Colleen Greer, Executive Secretary
City of Ft. Pierce
Division of Code Enforcement