

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION

IN RE:

Taylor, Bean & Whitaker Mortgage Corp.

Debtor(s).

Case No. 3:09-bk-07047-JAF  
Chapter 11

**MOTION FOR RELIEF FROM THE AUTOMATIC STAY AND FOR ORDER  
DIRECTING EXECUTION AND RECORDATION OF ASSIGNMENT OF MORTGAGE  
AND  
WAIVER OF 30-DAY RULE PURSUANT TO 11 U.S.C. §362(e)  
RE: 42 South Forest Beach, Hilton Head, SC 29928**

Comes now, JP Morgan Chase Bank, N.A. (“Movant”), by and through the undersigned attorney and requests the Court for entry of an Order Granting Relief from the Automatic Stay, and as grounds would show:

1. That Debtor filed a petition under Chapter 11 Bankruptcy Code on August 24, 2009.
2. That the Bankruptcy Court has jurisdiction over this proceeding pursuant to 11 U.S.C., § 362(d) and Bankruptcy Rule 4001(a).
3. That Movant a secured creditor by virtue of a Note, Mortgage and Assignment of Mortgage on real property located at 42 South Forest Beach, Hilton Head, SC 29928 and bearing the following legal description:

ALL THAT CERTAIN APARTMENT, LYING AND BEING ON HILTON HEAD ISLAND, BEAUFORT COUNTY, SOUTH CAROLINA, KNOWN AS APARTMENT 3204 OF SEASCAPE VILLAS SECTION ONE HORIZONTAL PROPERTY REGIME AND BEING MORE PARTICULARLY SHOWN AND DESCRIBED BY REFERENCE TO THE MASTER DEED ESTABLISHED SAID HORIZONTAL PROPERTY REGIME, AND RECORDED IN THE OFFICE OF THE ROD FOR

BEAUFORT COUNTY, SOUTH CAROLINA, IN DEED BOOK 199 AT PAGE 611 AS AMENDED IN DEED BOOK 202 AT PAGE 1615 AND PLAT BOOK 20 AT PAGE 21.

ALSO, ALL OF THE RIGHTS, PRIVILEGES AND COMMON ELEMENTS APPERTAINING TO THE ABOVE DESCRIBED APARTMENT AS SET FORTH IN THE MASTER DEED AND BY-LAWS DESCRIBED ABOVE.

SUBJECT TO, ALL RIGHTS, RESTRICTIONS, CONDITIONS, ETC. CONTAINED IN THAT CERTAIN DECLARATION OF THIS HILTON HEAD COMPANY, RECORDED IN THE ROD OFFICE FOR BEAUFORT COUNTY, SOUTH CAROLINA IN DEED BOOK 78 AT PAGE 306 AND TO ALL EASEMENTS AS SHOWN ON PLATS OF RECORD AS RECORDED IN PLAT BOOK 20 AT PAGE 21.

THIS BEING THE SAME PROPERTY CONVEYED TO THE WITHIN NAMED MORTGAGORS BY DEED OF GERHARD M. KOENIG AND MAGDALENA A. KOENIG DATED MAY 12, 1999 AND RECORDED MAY 21, 1999 IN THE REGISTER OF DEEDS OFFICE FOR BEAUFORT COUNTY, SOUTH CAROLINA IN RECORD BOOK 1173 AT PAGE 540.

THIS INSTRUMENT WAS PREPARED IN THE LAW OFFICE OF HENRI ANN LOGAN, POST OFFICE BOX 1008, BEAUFORT, SOUTH CAROLINA 29901

(the "Subject Property")

4. Copies of the above-referenced documents are attached hereto and made a part hereof, as Exhibit "A".
5. That the aforementioned documents create a first mortgage position on the Subject Property.
6. That the Movant also holds a second mortgage on the Subject Property with a loan amount of \$30,000.00 and recorded on January 19, 2006 as Instrument No. 2006005827 in Book 02307, pages 430-0441 as evidenced on the attached Exhibit "B".
7. On October 2, 2002, an Assignment of Mortgage was executed by original mortgagee Crosswinds Mortgage assigning the Mortgage to the Debtor. The Assignment of Mortgage was recorded on October 2, 2002. See Exhibit "A".
8. On October 15, 2002, the Debtor transferred physical possession of the Note to Movant. However, the Debtor did not execute and record a corresponding Assignment of

Mortgage to Movant. Movant requires the execution and recordation of an Assignment of Mortgage in order to commence and/or continue a foreclosure action in the State Court with regards to the subject property.

9. Movant is unable to commence and/or complete a foreclosure action in the State Court unless and until the Court enters its Order 1) authorizing and directing the Debtor to execute and record and Assignment of Mortgage to in favor of Movant with regards to the Mortgage on the subject property, and 2) allowing the Movant to proceed with the Foreclosure action.
10. Debtor is not personally liable to Movant as a Debtor and Movant seeks only in rem relief to foreclose upon the Subject Property.
11. Movant hereby waives the thirty (30) day rule set forth in 11 U.S.C. §362(e) and consents to the Court setting a hearing on this Motion on or within thirty (30) days after March 4, 2011.

Wherefore, JP Morgan Chase Bank, N.A. moves this court to enter an order granting Movant relief from the Automatic Stay or, in the alternative, to enter an Order determining that the Subject Property is not property of the estate and that the automatic stay in this case does not bar the Movant from foreclosing or continuing to foreclose its interest in the Subject Property. Furthermore, Movant moves the Court to enter an order authorizing and directing the Debtor to execute an Assignment of Mortgage in favor of Movant with regards to the mortgage on the Subject Property and authorizing the recordation of such Assignment of Mortgage.

/s/ Kevin L. Hing  
Kevin L. Hing  
FL Bar # 0071976  
SHAPIRO & FISHMAN, LLP  
Attorney for Secured Creditor  
4630 Woodland Corporate Blvd.  
Suite 100  
Tampa, FL 33614  
Telephone: (813) 880-8888  
Fax: (813) 880-8800  
E-mail: khing@logs.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing Motion for Relief from the Automatic Stay and Waiver of 30-day Rule Pursuant to 11 U.S.C. § 362(e) and all Exhibits have been served by either electronic or standard first class mail on February 3, 2011 to:

Taylor, Bean & Whitaker Mortgage Corp., 315 Northeast 14th Street, Ocala, FL 34470  
Edward J. Peterson, III, 110 East Madison Street, Suite 200, Tampa, FL 33602;  
Amy Denton Harris, 110 East Madison Street, Suite 200, Tampa, FL 33602  
Russell M. Blain, 110 East Madison Street, Suite 200, Tampa, FL 33602  
Richard C. Prosser, 110 East Madison Street, Suite 200, Tampa, FL 33602  
United States Trustee, 135 West Central Blvd., Suite 620, Orlando, FL 32801  
Elena L. Escamilla, 135 West Central Boulevard, Suite 620, Orlando, FL 32801  
All other interested parties and creditors listed on the 1007(d) parties in interest list

/s/ Kevin L. Hing  
Kevin L. Hing  
FL Bar # 0071976  
SHAPIRO & FISHMAN, LLP  
Attorney for Secured Creditor  
4630 Woodland Corporate Blvd.  
Suite 100  
Tampa, FL 33614  
Telephone: (813) 880-8888  
Fax: (813) 880-8800  
E-mail: khing@logs.com

10-207392

1/9  
25  
PB  
10/03/02  
CRA

BEAUFORT COUNTY SC - ROD  
BK 01642 PG 1761  
FILE NUM 2002065397  
RECORDING FEES 25.00  
REC'D BY S SMITH RCPT# 83442  
REC'D 10/03/2002 04:05:15 PM

Return To:  
TAYLOR, BEAN & WHITAKER  
MORTGAGE CORP.  
1417 NORTH MAGNOLIA AVENUE  
OCALA, FLORIDA 34475

Prepared By:  
CROSSWIND MORTGAGE, INC  
73 SEA ISLAND PKWY #15  
BEAUFORT, SC 29902

(Space Above This Line For Recording Data)

### MORTGAGE

#### 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 27, 2002 together with all Riders to this document.
- (B) "Borrower" is TONI L REHKOP

Borrower is the mortgagor under this Security Instrument.  
(C) "Lender" is CROSSWIND MORTGAGE

Lender is a  
organized and existing under the laws of THE STATE OF SOUTH CAROLINA

SOUTH CAROLINA - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3041 1/01

8(SC) (0005) 01

Page 1 of 15

Initials: *TLR*

VMP MORTGAGE FORMS - (800)521-7291



20040-01

*Per [unclear] [unclear]*

Lender's address is 73 SEA ISLAND PKWY #15  
BEAUFORT, SOUTH CAROLINA 29902

Lender is the mortgagee under this Security Instrument.

(D) "Note" means the promissory note signed by Borrower and dated September 27, 2002

The Note states that Borrower owes Lender One Hundred Thousand Eight Hundred and

00/100 Dollars  
(U.S. \$100,800.00 ) 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, 2032

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

(F) "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.

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

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

(H) "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.

(I) "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.

(J) "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.

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

(L) "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.

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

(N) "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.

(O) "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.

(P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the 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 Lender and Lender's successors and assigns, the following described property located in the COUNTY of BEAUFORT :  
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

See Attached Exhibit "A"

Parcel ID Number: 42 S FOREST BEACH #3204 HILTON HEAD ("Property Address"): which currently has the address of [Street] [City] , South Carolina 29928 [Zip Code]

TO HAVE AND TO HOLD this property unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to 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.

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 Section 22 of 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, all of which shall be additional sums secured by this Security Instrument.

23. **Release.** Upon payment of all sums secured by this Security Instrument, this Security Instrument shall become null and void. Lender shall release this Security Instrument. Borrower shall by 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. **Homestead Waiver.** Borrower waives all rights of homestead exemption in the Property to the extent allowed by Applicable Law.

25. **Waiver of Appraisal Rights.** The laws of South Carolina provide that in any real estate foreclosure proceeding a defendant against whom a personal judgment is taken or asked may within 30 days after the sale of the mortgaged property apply to the court for an order of appraisal. The statutory appraisal value as approved by the court would be substituted for the high bid and may decrease the amount of any deficiency owing in connection with the transaction. TO THE EXTENT PERMITTED BY LAW, THE UNDERSIGNED HEREBY WAIVES AND RELINQUISHES THE STATUTORY APPRAISAL RIGHTS WHICH MEANS THE HIGH BID AT THE JUDICIAL FORECLOSURE SALE WILL BE APPLIED TO THE DEBT REGARDLESS OF ANY APPRAISED VALUE OF THE MORTGAGED PROPERTY. This waiver shall not apply so long as the Property is used as a dwelling place as defined in Section 12-37-250 of the South Carolina Code of Laws.

26. **Future Advances.** The lien of this Security Instrument shall secure the existing indebtedness under the Note and any future advances made under this Security Instrument up to 150% of the original principal amount of the Note plus interest thereon, attorneys' fees and court costs.

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:

*Patty V. [Signature]*  
*[Signature]*

*Toni L. Rehkop* (Seal)  
TONI L REHKOP -Borrower

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

STATE OF SOUTH CAROLINA,  
County of Beaufort

Personally appeared before me the undersigned witness  
and made oath that he/she saw the within named Borrower sign, seal, and as his/her/their act and deed,  
deliver the within written Mortgage; and that he/she with the other witness  
, witnessed the execution thereof.

*[Handwritten Signature]*  
\_\_\_\_\_

Sworn to before me this 27th day of September, 2002

My Commission Expires: 2/10/2008

*[Handwritten Signature]*  
\_\_\_\_\_  
Notary Public for South Carolina

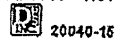


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Initials: *JR*

Form 3041 1/04



20040-16

### CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 27<sup>th</sup> day of September, 2002, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to CROSSWIND MORTGAGE

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at: 42 S FOREST BEACH #3204, HILTON HEAD, SOUTH CAROLINA 29928

[Property Address]

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

**SEA SCAPE VILLAS**

[Name of Condominium Project]

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

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

**A. Condominium Obligations.** Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

**B. Property Insurance.** So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes and floods, from which Lender requires insurance,

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

VMP-BR (0008)

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Initials: *TL*

VMP MORTGAGE FORMS - (800)521-7281



20216-01

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

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

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

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

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

**D. Condemnation.** The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 11.

**E. Lender's Prior Consent.** Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

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



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Initials: TJK

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

Toni L Rekkop (Seal) \_\_\_\_\_ (Seal)  
TONI L REKKOP -Borrower -Borrower

\_\_\_\_\_ (Seal) \_\_\_\_\_ (Seal)  
-Borrower -Borrower

\_\_\_\_\_ (Seal) \_\_\_\_\_ (Seal)  
-Borrower -Borrower

\_\_\_\_\_ (Seal) \_\_\_\_\_ (Seal)  
-Borrower -Borrower



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### Exhibit A

ALL that certain Apartment, lying and being on Hilton Head Island, Beaufort County, South Carolina, known as Apartment 3204 of Seascape Villas Section One Horizontal Property Regime and being more particularly shown and described by reference to the Master Deed established said Horizontal Property Regime, and recorded in the Office of the ROD for Beaufort County, South Carolina, in Deed Book 199 at Page 611 as amended in Deed Book 202 at Page 1615 and Plat Book 20 at page 21.

ALSO, all of the rights, privileges and common elements appertaining to the above described Apartment as set forth in the Master Deed and By-Laws described above.

SUBJECT TO, all rights, restrictions, conditions, etc. contained in that certain Declaration of this Hilton Head Company, recorded in the ROD Office for Beaufort County, South Carolina in Deed Book 78 at Page 306 and to all easements as shown on plats of record as recorded in Plat Book 20 at Page 21.

This being the same property conveyed to the within named Mortgagors by Deed of Gerhard M. Koenig and Magdalena A. Koenig dated May 12, 1999 and recorded May 21, 1999 in the Register of Deeds Office for Beaufort County, South Carolina in Record Book 1173 at Page 540.

This instrument was prepared in the Law Office of Henri Ann Logan, Post Office Box 1008, Beaufort, South Carolina 29901.

Tax Map Reference: 553-18-66C-57



NOTE

September 27, 2002  
[Date]

Atlanta  
[City]

Georgia  
[State]

42 S FOREST BEACH #3204, HILTON HEAD, SOUTH CAROLINA 29928

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 100,800.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is CROSSWIND MORTGAGE

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.3750%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on November 1, 2002. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on October 1, 2032, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at 73 SEA ISLAND PKWY #15 BEAUFORT, SOUTH CAROLINA 29902 or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ 628.86

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

VMP -5N (0005).02 Modified for Endorsement  
VMP MORTGAGE FORMS - (800)521-7291

Form 3200 1/01



**3. LOAN CHARGES**

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this 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 me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

**6. BORROWER'S FAILURE TO PAY AS REQUIRED**

**(A) Late Charge for Overdue Payments**

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000 % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

**(B) Default**

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

**(C) Notice of Default**

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

**(D) No Waiver By Note Holder**

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

**(E) Payment of Note Holder's Costs and Expenses**

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

**7. GIVING OF NOTICES**

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

**8. OBLIGATIONS OF PERSONS UNDER THIS NOTE**

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

**9. WAIVERS**

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.



UNIFORM SECUR

This Note is a uni  
Note Holder under this  
this Note, protects the i  
Note. That Security Inst  
of all amounts I owe und

No. 07047  
Assignment

tions in some jurisdictions. In addition to the protections given to the  
or Security Deed (the "Security Instrument"), dated the same date as  
which might result if I do not keep the promises which I make in this  
what conditions I may be required to make immediate payment in full  
Some of those conditions are described as follows:

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.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

TONI L REHKOP (Seal) \_\_\_\_\_ (Seal)  
-Borrower -Borrower

\_\_\_\_\_ (Seal) \_\_\_\_\_ (Seal)  
-Borrower -Borrower

\_\_\_\_\_ (Seal) \_\_\_\_\_ (Seal)  
-Borrower -Borrower

Pay to the order of \_\_\_\_\_ (Seal)  
Without Recourse  
WASHINGTON MUTUAL BANK, FA  
By LET. HUTCHINSON (Seal)  
Assistant Vice President -Borrower

PAY TO THE ORDER OF  
TAYLOR, BEAN & WHITAKER MORTGAGE CORP.  
1417 NORTH MAGNOLIA AVENUE  
OCALA, FLORIDA 34475

[Sign Original Only]

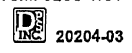
WITHOUT RECOURSE ON ~~October 2, 2002~~

Without recourse, pay to the order of  
WASHINGTON MUTUAL BANK, FA.

CROSSWIND MORTGAGE  
73 SEA ISLAND PKWY #15  
BEAUFORT, SOUTH CAROLINA 29902

By: Taylor, Bean & Whitaker  
Mortgage Corp.  
Eria Carter-Shaw  
Eria Carter-Shaw, Vice President

Georgia T. Fotsch, Pres  
GEORGIA T. FOTSCH, PRESIDENT



1/6 PB  
Logan  
1044

BEAUFORT COUNTY SC - ROD  
BK 01642 PG 1780  
FILE NUM 2002065398  
RECORDING FEES 6.00  
REC'D BY S SMITH RCPT# 83442  
REC'D 10/03/2002 04:05:15 PM

### Corporation Assignment of Real Estate Mortgage

FOR VALUE RECEIVED the undersigned hereby grants, assigns and transfers to  
TAYLOR, BEAN & WHITAKER MORTGAGE CORP.  
1417 NORTH MAGNOLIA AVENUE, OCALA, FLORIDA 34475  
all the rights, title and interest of undersigned in and to that certain Real Estate Mortgage dated  
SEPTEMBER 27, 2002 executed by  
TONI L. REHKOP

to  
CROSSWIND MORTGAGE

a corporation organized under the laws of THE STATE OF SOUTH CAROLINA  
and whose principal place of business is 73 SEA ISLAND PKWY #15  
BEAUFORT, SOUTH CAROLINA 29902  
and recorded in BEAUFORT  
State of SOUTH CAROLINA described hereinafter as follows:

County Records.

Apartment 3204 of Seascope Villas Section One HPR  
Tax Map Reference: 553-18-66C-57

Book 1642 Page 1761

Commonly known as:  
42 S FOREST BEACH #3204, HILTON HEAD, SOUTH CAROLINA 29928  
TOGETHER with the note or notes therein described or referred to, the money due and to become due thereon  
with interest, and all rights accrued or to accrue under said Real Estate Mortgage.

STATE OF SOUTH CAROLINA PROBATE  
COUNTY OF

Date of Execution: OCTOBER 2, 2002

CROSSWIND MORTGAGE

On OCTOBER 2, 2002 before me, the  
(Date of Execution)  
undersigned, a Notary Public in and for said County  
and State, personally appeared

BY: Georgia S. Fotsch, Pres  
BY: GEORGIA T. FOTSCH  
ITS: PRESIDENT

known to me to be the  
and  
known to me to be the  
of the corporation herein which executed the within  
instrument, that the seal affixed to said instrument is  
the corporate seal of said corporation; that said  
instrument was signed and sealed on behalf of said  
corporation pursuant to its by-laws or a resolution of  
its Board of Directors and that he/she acknowledges  
said instrument to be the free act and deed of said  
corporation.

BY: Wanda A. Dyer  
ITS: Wanda A. Dyer  
WITNESS: Beth J. Galt

Notary Public Beth J. Galt Beaufort County,

My Commission Expires 7/1/2003

(THIS AREA FOR OFFICIAL, NOTARIAL SEAL)  
LOAN NUMBER:           

PREPARED BY:  
CROSSWIND MORTGAGE, INC  
CROSSWIND MORTGAGE  
73 SEA ISLAND PKWY #15  
BEAUFORT, SOUTH CAROLINA 29902  
AND WHEN RECORDED MAIL TO:  
CROSSWIND MORTGAGE  
73 SEA ISLAND PKWY #15  
BEAUFORT, SOUTH CAROLINA 29902

ReHKOP 02-0434

12.  
18. PB.  
9/9/09  
30490

BEAUFORT COUNTY SC - ROD  
BK 02307 PGS 0430-0441  
FILE NUM 2006005827  
01/19/2006 04:03:13 PM  
REC'D BY P BAXLEY RCPT# 390971  
RECORDING FEES 18.00

Recording requested by and, when recorded  
return to:  
2005 Cabot Blvd. West

Langhorne, PA 19047  
Attn: Group 9, Inc.

Loan Number: [REDACTED]

This Mortgage was prepared by:  
Rena Simon  
3990 S BABCOCK ST  
MELBOURNE, FL 32901

WaMu Equity Plus™  
MORTGAGE



THIS MORTGAGE is from  
TONI L REHKOP

whose address is:  
42 S FOREST BEACH UNIT 3204 Hilton Head Island, SC 29928

("Borrower"); in favor of:

Washington Mutual Bank, FA, a federal association, which is organized and existing under the laws of the United States of America and whose address is 2273 N Green Valley Parkway, Suite #14, Henderson, NV 89014 ("Lender") and its successors or assigns.

1. **Granting Clause.** Borrower hereby grants, bargains, sells, conveys and mortgages to Lender and its successors and assignees, the real property in BEAUFORT County, South Carolina described below, and all rights and interest in it Borrower ever gets: Shown on Exhibit "A" attached hereto and made a part hereof by this reference.

Tax Parcel Number: 553-18-66C-57  
30799 (07/06/05) W6.3

BANK

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together with all insurance and condemnation proceeds related to it; all income, rents and profits from it; all plumbing, lighting, air conditioning and heating apparatus and equipment; and all fencing, blinds, drapes, floor coverings, built-in appliances, and other fixtures, at any time installed on or in or used in connection with such real property, all of which at the option of Lender may be considered to be either personal property or to be part of the real estate.

All of the property described above will be called the "Property." If any of the Property is subject to the Uniform Commercial Code, this Mortgage is also a Security Agreement which grants Lender, as secured party, a security interest in all such property.

2. **Obligation Secured.** This Mortgage is given to secure performance of each promise of Borrower contained herein or in a WaMu Equity Plus(TM) Agreement and Disclosure with Lender with a maximum credit limit of \$30,000.00 (the "Credit Agreement") including any extensions, renewals or modifications thereof, and repayment of all sums borrowed by Borrower under the Credit Agreement, with interest from the date of each advance until paid at the rates provided therein. The Credit Agreement provides for variable and fixed rates of interest. Under the Credit Agreement, the Borrower may borrow, repay and re-borrow from time to time, up to the maximum credit limit stated above, and all such advances shall be secured by the lien of this Mortgage. This Mortgage also secures payment of certain fees and charges payable by Borrower under the Credit Agreement, certain fees and costs of Lender as provided in Section 9 of this Mortgage and repayment of money advanced by Lender to protect the Property or Lender's interest in the Property, including advances made pursuant to Section 6 below. The Credit Agreement provides that unless sooner repaid, the Debt is due and payable in full on 01/11/2036 (the "Maturity Date"). All of this money is called the "Debt."

In addition to the Debt secured by this Mortgage, this Mortgage shall also secure and constitute a lien on the Property for all future advances made by Lender to Borrower for any purpose within 30 years after the date of this Mortgage, just as if the advance made by were made on the date of this Mortgage. Any future advance may be made in accordance with the terms of the Credit Agreement or at the option of Lender. The total amount of the indebtedness that may be secured by this in accordance with the terms of the Credit Agreement or Mortgage may increase or decrease from time to time but the total unpaid balance secured at any one time by this Mortgage shall not exceed two times the maximum credit limit that is set forth in Paragraph 2(a) of this Mortgage, together with accrued interest and all of Lender's costs, expenses and disbursements made under this Mortgage.

3. **Representations of Borrower.** Borrower represents that:

(a) Borrower is the owner of the Property, which is unencumbered except by: easements, reservations, and restrictions of record not inconsistent with the intended use of the Property and any existing first mortgage or mortgage given in good faith and for value, the existence of which has been disclosed in writing to Lender; and

(b) The Property is not used for any agricultural or farming purposes.

4. **Promises of Borrower.** Borrower promises:

(a) To keep the Property in good repair and not to remove, alter or demolish any of the improvements on the Property, without first obtaining Lender's written consent;

(b) To allow representatives of Lender to inspect the Property at any reasonable hour, and to comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the Property;

(c) To pay on time all lawful taxes and assessments on the Property;

(d) To perform on time all terms, covenants and conditions of any prior mortgage or deed

of trust covering the Property or any part of it and pay all amounts due and owing thereunder in a timely manner;

(e) To see to it that this Mortgage remains a valid lien on the Property superior to all liens except those described in Section 3(a); and

(f) To keep the improvements on the Property insured by a company satisfactory to Lender against fire and extended coverage perils, and against such other risks as Lender may reasonably require, in an amount equal to the full insurable value of the improvements, and to deliver evidence of such insurance coverage to Lender. Lender will be named as the loss payee on all such policies pursuant to a standard lender's loss payable clause. The amount collected under any insurance policy may be applied upon any indebtedness hereby secured in the same manner as payments under the Note or, at Lender's sole option, released to Borrower. In the event of foreclosure or sale of the Property, all rights of the Borrower in insurance policies then in force shall pass to the purchaser.

**5. Sale, Transfer or Further Encumbrance of Property.** The loan is personal to Borrower, and the entire Debt shall be accelerated and become immediately due and payable in full upon any sale or other transfer of the Property or any interest therein by Borrower including, without limit, further encumbrance of the Property. A sale or other transfer of the Property or any interest therein by Borrower without the full payment of the Debt shall constitute an event of default hereunder.

**6. Curing of Defaults.** If Borrower fails to comply with any of the covenants in Section 4, including all terms of any prior mortgage, Lender may take any action subject to applicable state law which is required to comply with any such covenants without waiving any other right or remedy it may have for Borrower's failure to comply with terms of the Credit Agreement as allowed by applicable state law. Repayment to lender of all the money spent by Lender on behalf of Borrower shall be secured by this Mortgage unless otherwise provided by applicable state law. This amount spent shall bear interest at the rate from time to time applicable under the Credit Agreement and be repayable by Borrower on demand subject to applicable state law. Although Lender may take action under this paragraph, Lender is not obligated to do so.

**7. Remedies For Default.**

(a) Prompt performance under this Mortgage is essential. If Borrower doesn't pay any installment of the Debt on time, or any other event occurs that entitles Lender to declare the unpaid balance of the Debt due and payable in full under the Credit Agreement, the Debt and any other money whose repayment is secured by this Mortgage shall immediately become due and payable in full, at the option of the Lender and the total amount owed by Borrower on the day repayment in full is demanded, including all unpaid interest, will thereafter bear interest at the rate specified in the Credit Agreement.

(b) Upon the occurrence of a default as set forth in Paragraph 7(a) above, Lender may institute an action to foreclose this Mortgage under South Carolina law. Lender may seek any other remedies available to it under applicable South Carolina law.

(c) The foreclosure of this Mortgage is not the exclusive remedy of Lender to collect the Debt. Lender may, upon the occurrence of a default, as set forth in Paragraph 7(a) above, institute any other remedies available to a creditor under South Carolina law. In connection with any portion of the Property which is personal property, Lender shall further be entitled to exercise the rights of a secured party under the Uniform Commercial Code as then in effect in the State of South Carolina.

(d) By accepting payment of any sum secured by this Mortgage after its due date, Lender does not waive its right to require prompt payment when due of all other sums so secured or to declare default for failure to so pay.

**8. Notice and Opportunity to Cure Defaults.** Except in the case of abandonment or other

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BANK

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extreme circumstances, Lender shall, at least thirty (30) days prior to declaring the entire Debt immediately due and payable in full and/or exercising any of the other remedies for default specified in Section 7, send to Borrower, by certified mail, a notice of default specifying the nature of the default and in the case of a payment default, the sum of the payments in default and any applicable late charges.

Borrower will have thirty (30) days from the postmarked date of such default notice to cure the default and during such thirty (30) day period, Lender shall not, in the absence of extreme circumstances, declare the entire Debt immediately due and payable in full and/or pursue any of the other remedies for default specified in Section 7. The above notwithstanding, Borrower shall be entitled to only two (2) such default notices in any twelve (12) month period, and if subsequent defaults occur within that twelve (12) month period, Lender may exercise its remedies for default immediately and without notice to Borrower.

**9. Condemnation; Eminent Domain.** In the event any portion of the Property is taken or damaged in an eminent domain proceeding, the entire amount of the award, or such portion as may be necessary to fully satisfy the obligation secured by this Mortgage shall be paid to Lender to be applied to the obligation in the same manner as payments under the Credit Agreement.

**10. Fees and Costs.** Borrower shall pay Lender's reasonable cost of searching records, other reasonable expenses as allowed by law, and reasonable attorney's fees, in any lawsuit or other proceeding to foreclose this Mortgage, in any lawsuit or proceeding which Lender is obligated to prosecute or defend to protect the lien of this Mortgage and, in any other action taken by Lender to collect the Debt, including without limitation any disposition of the Property under the Uniform Commercial Code, and, any action taken in bankruptcy proceedings as well as any appellate proceedings.

**11. Release.** Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage in accordance with applicable state law. Borrower shall pay Lender a release fee, unless prohibited by law, and of all recordation costs of any satisfaction of this Mortgage.

**12. Limitation of Future Advances.** In the event Borrower executes a Notice of Limitation of Future Advances of this Mortgage in accordance with South Carolina law, Borrower shall send a copy of each Notice by prepaid certified mail within two (2) business days of execution thereof to attention of Loan Service Director at:

Washington Mutual Bank, FA  
Consumer Lending -- BR2CLFL  
PO Box 6868  
Lake Worth, FL 33466

The Notice of Limitation of Future Advances of this Mortgage will not be effective unless notice is provided to Lender as set forth above.

**13. Payoff and Similar Statements.** Unless prohibited by law, Lender may collect a fee in the amount determined by Lender, for furnishing a payoff demand statement or similar statement.

**14. Miscellaneous.** This Mortgage shall benefit and obligate the heirs, devisees, legatees, administrators, executors, successors, and assigns of the parties hereto. The words used in this Mortgage referring to one person shall be read to refer to more than one person if two or more have signed this Mortgage or become responsible for doing the things this Mortgage requires. This Mortgage shall be governed by and construed in accordance with federal law and to the extent

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BANK

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federal law does not apply, the laws of the State of South Carolina.

In the event of any action hereunder or related hereto, and subject to applicable law, Borrower hereby waives any right to a jury trial unless otherwise prohibited. If any provision of this Mortgage is determined to be invalid under law, that fact shall not invalidate any other provision of this Mortgage, but the Mortgage shall be construed as if not containing the particular provision or provisions held to be invalid, and all remaining rights and obligations of the parties shall be construed and enforced as though the invalid provision did not exist.

15. **Joining in Execution.** If this box is checked, \_\_\_\_\_ joins in the execution and delivery of this Mortgage to induce Lender to make the loan and to create a valid, enforceable lien under South Carolina homestead law. \_\_\_\_\_ does not undertake any responsibility for payments of the note secured by this Mortgage or the performance of any warranties, terms, or conditions of the Mortgage.

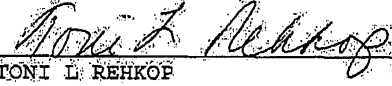
16. **Riders.** If one or more riders are executed by Grantor and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were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

- Condominium Rider
- Other: \_\_\_\_\_ (specify)
- Planned Unit Development Rider

By signing below, Grantor accepts and agrees to the provisions of this Deed of Trust and of any rider(s) executed by Grantor concurred therewith.

DATED AT Beaufort S. Carolina this 6th day of January, 2006

BORROWER(S):

  
TONI L. REHKOP



WITNESS: the hand and Seal of Borrower:

IN THE PRESENCE OF:

*Penny Gwinn*  
Witness Signature #1 (cannot be Notary)

Penny Gwinn  
Witness #1 Printed Name

*Henri Ann Logan*  
Witness Signature (can be Notary)

Henri Ann Logan  
Witness Printed Name

STATE OF SOUTH CAROLINA

COUNTY OF Beaufort

} PROBATE

PERSONALLY appeared before me the undersigned witness and made oath that he/she saw the named Borrower(s), sign and Seal, and by his/her act and deed deliver the within written Mortgage, and that he/she with the other witness whose signature appears above, witnessed the execution thereof.

*Penny Gwinn*  
Witness Signature #1 (cannot be Notary)

SWORN to before me this:

Date: January 6, 2006.

*Henri Ann Logan*

Notary Signature:  
Printed/Typed Name: Henri Ann Logan  
Notary Public in and for the State of South Carolina  
Commission Number: 2/10/2008

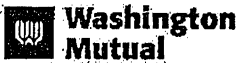
Recording requested by Law, when recorded  
return to:  
2005 Cabot Blvd, West

Langhorne, PA 19047  
Attn: Group 9, Inc.

This document was prepared by:  
Renaë Simon  
Washington Mutual Bank, FA  
3990 S BABCOCK ST  
MELBOURNE, FL 32901

Loan Number: [REDACTED]

**CONDOMINIUM RIDER**



THIS **CONDOMINIUM RIDER** is made this 3rd day of January, 2006, and is incorporated into and shall be deemed to amend and supplement a Deed of Trust, Trust Indenture or Mortgage of even date ("Security Instrument"), given by the undersigned ("Borrower") to secure performance of Borrower's obligations under Borrower's promissory note or line of credit agreement with Washington Mutual Bank, FA ("Lender"). The

Security Instrument covers certain real property located at 42 S FOREST BEACH UNIT 3204

Hilton Head Island, SC 29928 and described more fully therein. Said Property comprises a unit in, together with an undivided interest in the common elements of, a condominium project known as SEASCAPE VILLAS SECTION ONE

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

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

A. **Condominium Obligations.** Borrower shall perform all of Borrower's obligations under the Condominium Projects; (i) Declarations or any other document which creates the Condominium Projects; (ii) by-laws; (iii) code of regulations; and, (iv) other equivalent documents (jointly "Constituent Document"). Borrower shall pay when due all assessments imposed by the Owners' Association.

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

(i) Borrower's obligation under the Security Instrument to maintain hazard insurance coverage on the Property is deemed satisfied; and (ii) The provisions of the Security Instrument regarding assignment of insurance policies shall be superseded by any provisions of the Constituent Documents or of applicable law to the extent necessary to avoid a conflict between such provisions

and the provisions of the Security Instrument. For any period of time during which such hazard insurance coverage is not maintained, the immediately preceding sentence shall be deemed to have no force or effect. Borrower shall give Lender prompt notice of any lapse in such hazard insurance coverage.

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

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

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

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

(i) The abandonment or termination of the Condominium Project, except for abandonment or termination provided by law in the case of substantial destruction by fire or to other casualty or in the case of a taking by condemnation or eminent domain; (ii) Any material amendment to the Constituent Documents, including, but not limited to, any amendment which would adversely affect the interest of Lender or change the percentage interests of the unit owners in the Condominium Project; (iii) The effectuation of any decision by the Owners' Association to terminate professional management and assume self-management of the Condominium Project; and (iv) Any action which should have the effect of rendering the public liability insurance coverage maintained by the Owners' Association unacceptable to Lender.

**F. Voting Rights; Notice of Meetings.** Unless such rights have already been assigned to the holder or beneficiary of a prior mortgage or deed of trust, trust indenture or mortgage, the existence of which has been disclosed in writing to Lender pursuant to Security Instrument, Borrower to the extent permitted by law, hereby assigns to Lender all of Borrower's voting rights under the Constituent Documents, and irrevocably appoints Lender as its attorney and proxy to cast its votes at all times permitted or required pursuant thereto, to the extent permitted by law. If Lender's representative fails to attend a duly called meeting, then Borrower may cast its votes as though this power had not been granted to Lender. It is agreed that this power shall be coupled with an interest and may not be revoked by Borrower until the promissory note is fully satisfied and the Security Instrument released. Borrower agrees that it will cause copies of all notices of meetings and other notices required or permitted under the Constituent Documents to be sent directly to Lender.

**G. No Liability.** Lender assumes no liability for the performance of any obligation under Constituent Documents, except that if Lender acquires possession of the Property through foreclosure or otherwise, Lender agrees to perform and abide by all provisions thereof applicable to the owner of the Property as long as Lender retains title thereto.

[REDACTED]

H. **Default; Remedies.** If Borrower breaches Borrower's covenants and agreement hereunder, including the covenant to pay when due all condominium assessments, the breach will constitute a default under the Security Instrument and Lender may invoke any remedy provided herein subject to applicable law. Without limiting the foregoing, if Borrower does not pay condominium dues and assessments when due, the Lender may pay them. Any amounts disbursed by Lender hereunder shall become additional debt of Borrower secured by the Security Instrument, shall immediately due and payable and shall bear interest from the date of disbursement at the rate specified in the note or line of credit agreement unless otherwise prohibited by applicable law.



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

*Toni L. Rehkop*  
TONI L. REHKOP

WITNESS the hand and Seal of Borrower:

Date: January 6, 2006

IN THE PRESENCE OF:

*Penny Gwin*  
Witness Signature #1 (cannot be Notary)

Penny Gwin  
Witness #1 Printed Name

*Henri Ann Logan*  
Witness Signature (can be Notary)

Henri Ann Logan  
Witness Printed Name

STATE OF SOUTH CAROLINA

PROBATE

COUNTY OF Beaufort

PERSONALLY appeared before me, the undersigned witness and made oath that he/she saw the named Borrower(s), sign, and Seal, and by his/her act and deed deliver the within written Rider, and that he/she with the other witness whose signature appears above, witnessed the execution thereof.

SWORN to before me this:

Date: January 6, 2006

*Penny Gwin*  
Witness #1 Signature (cannot be Notary)

*Henri Ann Logan*  
Notary Signature

Printed/Typed Name: Henri Ann Logan  
Notary public in and for the state of S. Carolina  
Commission Number: 2110/2008

**Exhibit A**

ALL that certain Apartment, lying and being on Hilton Head Island, Beaufort County, South Carolina, known as Apartment 3204 of Seascape Villas Section One Horizontal Property Regime and being more particularly shown and described by reference to the Master Deed established said Horizontal Property Regime, and recorded in the Office of the ROD for Beaufort County, South Carolina, in Deed Book 199 at Page 611 as amended in Deed Book 202 at Page 1615 and Plat Book 20 at page 21.

ALSO, all of the rights, privileges and common elements appertaining to the above described Apartment, as set forth in the Master Deed and By-Laws described above.

SUBJECT TO, all rights, restrictions, conditions, etc. contained in that certain Declaration of this Hilton Head Company, recorded in the ROD Office for Beaufort County, South Carolina in Deed Book 78 at Page 306 and to all easements as shown on plats of record as recorded in Plat Book 20 at Page 21.

This being the same property conveyed to the within named Mortgagors by Deed of Gerhard M. Koenig and Magdalena A. Koenig dated May 12, 1999 and recorded May 21, 1999 in the Register of Deeds Office for Beaufort County, South Carolina in Record Book 1173 at Page 540.

This mortgage is second and junior to that mortgage to Crosswind Mortgage, dated September 27, 2002 in the original sum of \$100,800, recorded October 3, 2002, in Record Book 1642 at Page 1761 in the ROD Office for Beaufort County, South Carolina; Assignment to Taylor, Bean & Whitaker Mortgage Corporation filed October 3, 2002 in Record Book 1642 at Page 1780.

This instrument was prepared in the Law Office of Henri Ann Logan, Post Office Box 1008, Beaufort, South Carolina 29901.

Tax Map Reference: 553-18-66C-57



Label Matrix for local noticing

113A-3  
Case 3:09-bk-07047-JAF  
Middle District of Florida  
Jacksonville  
Tue Dec 21 13:43:06 EST 2010

315 NE 14th Street, LLC  
315 NE 14th Street  
Ocala, FL 34470-4112

443 Building Corp.  
C/O Veith Financial  
434 W. 2nd St.  
Elmhurst, IL 60126-2501

5041 Associates  
P. O. Box 31063  
Raleigh, NC 27622-1063

AAA Appraisal Service  
P O Box 5392  
Lakeland, FL 33807-5392

ABBOTT,ASHLEY C  
1744 NE 15TH ST  
OCALA, FL 34470-4664

ABERNATHY,DOREEN M  
1416 LIME STREET  
CLEARWATER, FL 33756-3511

ACE American Insurance Company  
c/o A. Richard Feldman, E. McCord  
Clayton, Larry Spector  
1515 Market Street, Ste 700  
Philadelphia, PA 19102-1907

ADAGO,BARBARA J  
211 NE 50TH COURT  
OCALA, FL 34470-9502

ADAMS,CYNTHIA L  
961 IRENE AVE  
LARGO, FL 33771-1209

116 Morlake Drive Partners, LLC

316 E. Broad St  
Statesville, NC 28677-5327

3201 Partnership  
315 NE 14th Street  
Ocala, FL 34470-4112

443 Building Corporation  
c/o Robert D. Wilcox, Esq.  
Wilcox Law Firm  
4190 Belfort Road  
Suite 315  
Jacksonville, FL 32216-1460

A-2-Z Pest Control  
P.O. Box 1021  
Ocala, FL 34478-1021

AAA Appraisals LLC  
353 E. Upland Ave.  
Galloway, NJ 08205-9769

ABC Appraisal Service  
c/o Ms. Tina Meyer  
Post Office Box 2705  
Woodward, OK 73802-2705

ABERNATHY,HEATHER  
2205 DUNCAN SHORE DRIVE  
BUFORD, GA 30519-6221

ACOSTA,CONSTANCE A  
9222 ROYAL HIGHLANDS CT  
CHARLOTTE, NC 28277-1782

ADAIR,ALLISON  
1160 A SANTA ANNA DR  
NORCROSS, GA 30093-5197

ADAMS,DAWN M  
4900 SW 46TH COURT #904  
OCALA, FL 34474-6263

2477 Call Capture

21700 Oxnard St Ste 1730  
Woodland Hills, CA 91367-7591

3413 56th St NW LLC  
c/o Narrows Pacific Enterprises  
7700 Pioneer Way 101  
Gig Harbor, WA 98335-1164

443 Building Corporation  
c/o Robert D. Wilcox  
Wilcox Law Firm  
4190 Belfort Road, Suite 315  
Jacksonville, FL 32216-1460

AA Computer Services, Inc.  
1610 SE Pinewood Drive  
Lawton, OK 73501-8715

AAA Pop-A-Lock Inc.  
9600 W. Pimpernel Ln.  
Crystal River, FL 34429-5321

ABC Septic Tank Svc. of Ocala  
368 Cypress Rd  
Ocala, FL 34472-3102

ABRAMS,ANDREA J  
8183 SW 80TH TERRACE  
OCALA, FL 34476-5722

ACTON,ERIN M  
405 S VILLA SAN MARCO DRIVE  
# 206  
ST. AUGUSTINE, FL 32086-5199

ADAMS,CHARLES T  
1505 NE MAIN ST  
LIVE OAK, FL 32064-2820

ADAMS,LAWANNA K  
132 N.W. 9TH AVENUE  
OCALA, FL 34475-6433

ADAMS,LESLIE R  
3996 VERBENA DRIVE  
KENNESAW, GA 30144-6101

ADAMS,NANCY  
P O BOX 2212  
TYBEE ISLAND, GA 31328-2212

ADCOCK,VICKI L  
3430 SW 147TH LANE ROAD  
OCALA, FL 34473-2471

ADERHOLT,KATHY E  
3305 NE 17TH TERRACE  
OCALA, FL 34479-2881

ADK & RKR LLC  
11075 S. State Street,  
Sandy, UT 84070-5164

ADKINS,ANGELA M  
608 PARK AVE  
EATON, OH 45320-1640

ADLER,ALAN H  
11701 COUNTRY RUN ROAD  
TAMPA, FL 33624-6334

ADP Screening & Selection Svcs  
36307 Treasury Center  
Chicago, IL 60694-6300

ADP, Inc.  
PO BOX 7247-0372  
Philadelphia, PA 19170-0001

ADT Security Services  
One Town Center Road  
Boca Raton, FL 33486-1002

AGARD-JUBA, NICKISHA  
116 OAK LANE UNIT # 9  
BROCKTON, MA 02301-0951

AHERN,RIVA  
28 WORCESTER ROAD  
SHARON, MA 02067-2639

AIKENS,CHERLYN  
337 E MELFORD AVE  
DAYTON, OH 45405-2314

AIMAN,JOSEPH L  
6081 NW 54TH TERRACE  
OCALA, FL 34482-2854

AISPURO,APRIL S  
1206 NASSAU DRIVE  
MIAMISBURG, OH 45342-3244

AK Contracting  
8592 B. Timberlane Drive  
Douglasville, GA 30134-1085

AK Contracting General Contractors  
Property Management  
c/o Yekaterina Mesic  
4035 Atlantic Blvd  
Jacksonville, FL 32207-2036

AK Contracting General Contractors Property  
C/O Joseph & Marees, P.A.  
4035 Atlantic Boulevard  
Jacksonville, FL 32207-2036

AKBAR,FAROOQ  
8424 S.W. 66TH LANE  
GAINESVILLE, FL 32608-5661

AKJ Enterprises, LLC  
1831 N. Belcher Road, Suite G-3  
Clearwater, FL 33765-1453

ALAVA,MAIRA K  
1421 SW 27TH AVENUE APT.1906  
OCALA, FL 34471-2069

ALBANESE,HELENE M  
6839 HONEYSUCKLE TRAIL  
LAKEWOOD RANCH, FL 34202-2924

ALBRECHT,NICOLE C  
594 B BAHIA CIRCLE  
OCALA, FL 34472-2268

ALEXANDER,DAVID S  
1555 THOMAS ROAD  
DECATUR, GA 30032-3429

ALEXANDER,GAYE A  
9 Dogwood Circle Court  
Ocala, FL 34472-8000

ALEXANDER,INGRID  
311 MARION OAKS GOLF WAY  
OCALA, FL 34473-3560

ALEXANDER,JENNIFER  
711 STALEY COURT  
RALEIGH, NC 27609-6361

ALEXANDER,RACHEL C  
5011 WEWATTA ST  
ATLANTA, GA 30331-7525

ALFA Properties, Inc.  
c/o Carter & Assocs.  
2100-A SouthBridge Pkwy  
Birmingham, AL 35209-1370

ALLAKULIYEV,SANDRA L  
4897 SW 45TH STREET  
OCALA, FL 34474-9760

ALLEN,CARLA J  
2100 ELLISON LAKES DR  
# 908  
KENNESSAW, GA 30152-6733

ALLEN,MARCIA  
3864 NE 17th Street Circle  
Ocala, FL 34470-4938

ALLESON,JESSICA L  
3440 NE 30TH COURT  
OCALA, FL 34479-3090

ALMEIDA,FRANKLIN S  
2564 SW 153RD LANE  
OCALA, FL 34473-2906

ALVAREZ,LUIS  
1585 YELLOWHEART WAY  
HOLLYWOOD, FL 33019-4839

ALZAMIR, VERONICA  
9502 WAKEFIELD VILLAGE DR  
HOUSTON, TX 77095-5139

AMES,TRACY A  
4410 SW 62ND LOOP  
OCALA, FL 34474-4777

AMESBURY,KATELYN E  
160 N MESQUITE PT  
LECANTO, FL 34461-8582

ANDERSON,CAROLYN J  
20420 MCKINNEY  
DUNNELLON, FL 34431-6511

ANDERSON,CRISTIN B  
716 SE 28TH AVE  
OCALA, FL 34471-2745

ANDERSON,ERIC E  
1624 LONGBOW LANE  
WEST CARROLLTON, OH 45449-2345

ANDERSON,JACQUELINE L  
1448 LIVINGSTON DRIVE  
MARIETTA, GA 30064-5226

ANDERSON,JENNIFER K  
15458 SOUTH ACUFF LN  
OLATHE, KS 66062-3371

ANDERSON,KYLE S  
6302 NW 67TH TERRACE  
OCALA, FL 34482-2130

ANDERSON,SHELLY A  
14637 S SAGE CREST DRIVE  
BLUFFDALE, UT 84065-4943

ANDRADE,CARMEN Y  
510 SE 17TH PLACE  
OCALA, FL 34471-5221

ANDREWS,GAYLE T  
7435 SE 36TH AVE  
OCALA, FL 34480-7935

ANDREWS,LISA M  
3084 IMPERIAL CIRCLE  
ATLANTA, GA 30311-5210

ANSPACH,MARY T  
5429 SE HWY 484  
#2  
BELLEVIEW, FL 34420-6044

ANTHIS,DENISE D  
24031 FARM HILL ROAD  
SPRING, TX 77373-9011

ANTIVO,MARICAR R  
11657 CAPE HORN AVENUE  
JACKSONVILLE, FL 32246-3924

ANTONOVICH,SARAH E  
2330 NE 40TH STREET  
OCALA, FL 34479-2554

ANTUNA, LISETTE  
491 WATER ROAD  
OCALA, FL 34472-8240

ANZALONE, JAMES  
11101 SW 73RD CT  
OCALA, FL 34476-8990

APL Appraisal Co  
4360 N Division Ave NE  
Comstock Park, MI 49321-9546

APONTE,FRANCES  
7 PINE PASS TERRACE  
OCALA, FL 34472-8067

ARAN,JANINA M  
10 REDWOOD RUN LOOP  
OCALA, FL 34472-6219

ARBONA,DEBE A  
923 SE BAY BLVD  
# 50  
NEWPORT, OR 97365-4108

ARCA,ALDO L  
5300 SW 44TH ST  
UNIT # 106  
OCALA, FL 34474-9807

ARCA,DIANE C  
5300 SW 44TH STREET  
UNIT #106  
OCALA, FL 34474-9807

ARD,ALICIA A  
2717 S.E. 36TH STREET  
OCALA, FL 34471-6839

ARENAS,ALFREDO F  
10218 N ABBY DR  
CITRUS SPRINGS, FL 34434-3100

ARGG,VIRGINIA A  
2621 S.E. 22ND AVENUE  
OCALA, FL 34471-1015

ARMAND, MARIA  
191 ROBERTS ROAD  
BOLINGBROOK, IL 60440-1348

ARMSTRONG,FRANK A  
11394 GENTER DR  
SPRING HILL, FL 34609-5628

ARMSTRONG,KAREN  
6 PINE COURSE LANE  
OCALA, FL 34472-8379

ARRANTS, ELIZABETH  
127 HAMPSHIRE ROAD  
SAVANNAH, GA 31410-4025

ARTHUR,JOYCE A  
1955 SW 80TH ST  
OCALA, FL 34476-7199

ARTZ,CARL N  
9254 BRINDLEWOOD DR  
ODESSA, FL 33556-3154

ASGARALLI,SAUDIA  
4680 SW 110TH LANE  
OCALA, FL 34476-4343

ASHCRAFT,JASON L  
529 UNIVERSITY VILLAGES  
SALT LAKE CITY, UT 84108-3422

ASHLEY,STEPHANIE Y  
4645 PECAN GROVE RD  
FLORENCE, SC 29505-9124

ASHMON-LOGAN, ANITA  
20486 TYLER DRIVE  
LYNWOOD, IL 60411-8570

ASHWORTH,TRESA L  
3604 LOWREY WAY  
PLANO, TX 75025-1907

ASSELIN,MANON C  
3915 SE 12TH STREET  
OCALA, FL 34471-4825

AT&T Corp.  
c/o Mark S. Roher, Esq.  
Adorno & Yoss, LLP  
350 East Las Olas Blvd.  
Suite 1700  
Fort Lauderdale, FL 33301-4217

AT&T Mobility  
PO Box 6463  
Carol Stream, IL 60197-6463

AT&T Universal Biller  
P.O. Box 13148  
Newark, NJ 07101-5648

ATCHLEY,MELISSA S  
2536 S. 8000 W.  
MAGNA, UT 84044-1434

ATHERTON, SUSAN  
110 AZALEA STREET  
TAVERNIER, FL 33070-2201

ATKINSON, ASHLEIGH  
1660 W PALM LANE #39  
ANAHEIM, CA 92802-2016

AUDE, LUISA  
4105 SE 52ND COURT  
OCALA, FL 34480-0644

AUGUSTIN,VAL M  
P O BOX 1454  
DACULA, GA 30019-0025

AUSTIN, AIMEE  
64 DOGWOOD LOOP  
OCALA, FL 34472-2865

AUSTIN,KENDON D  
513 WINTON TERRACE NE  
APT B  
ATLANTA, GA 30308-2882

AZZARELLO,MICHAEL P  
7938 BISHOP LAKE RD NORTH  
JACKSONVILLE, FL 32256-3480

Aaron and Annie Ransom  
C/o Darwyn P. Fair and Associates  
535 Griswold Suite 111-554  
Detroit, MI 48226-3604

Abakuks & Associates  
3669 E Meadowview Drive  
Gilbert, AZ 85298-4861

Absolute Appraisals Inc  
1626 37th Avenue Place  
Greeley, CO 80634-3442

Acacia Homeowners Association  
21448 N. 75th Ave., #6  
Glendale, AZ 85308-5978

Access Title, LLC  
117 Metro Center Blvd., Ste 2001  
Warwick, RI 02886-1774

Accumortgage/ Walsh & Assoc.  
Lin Walsh  
PO Box 2905  
Tybee Island, GA 31328-2905

Accumortgage/Walsh & Assocs  
PO Box 2905  
Tybee Island, GA 31328-2905

Accurate Pest Management  
P.O. Box 238  
Inverness, FL 34451-0238

Accurate Real Estate Appraiser  
3830 Princeton Oaks, NW  
Kennesaw, GA 30144-6046

Acoustical Innovations  
7610 Commerce Street  
Corcoran, MN 55340-9461

Adam W Smith  
30 Banyan Drive  
Ocala, FL 34472-8775

Adrienne Harper  
C/O Patrick Andreotti  
303 East 'D' Street  
Suite 1, Yakima Legal Center  
Yakima, WA 98901-2300

Advanced Homebuilders, Inc.  
c/o Wilcox Law Firm  
4190 Belfort Road  
Suite 315  
Jacksonville, FL 32216-1460

Advanced Appraisal Services  
221 Cotton Bayou Ln.  
Kenner, LA 70065-6620

Advanced Education Systems  
11350 McCormick Road, Bldg 3, Ste 1001  
Hunt Valley, MD 21031-1002

Advanced Homebuilders, Inc.  
c/o Robert D. Wilcox, Esq.  
4190 Belfort Road, Suite 315  
Jacksonville, FL 32216-1460

Advantage Laser Products  
1840 Marietta Blvd  
Atlanta, GA 30318-2803

Advantage Property Ventures, LP  
c/o Bradley Gregory, Esq.  
4805 Montgomery Rd., #320  
Cincinnati, OH 45212-2280

Aerotek Professional Services  
3689 Collection Ctr. Dr.  
Chicago, IL 60693-0001

Ahmed Napier  
422 Brittish Woods Dr  
Nashville, TN 37217-3366

Ahwatukee Board of Management  
4700 E Warner Rd.  
Phoenix, AZ 85044-3304

Aisling Appraisals, LLC  
PO Box 1162  
Longmont, CO 80502-1162

Alabama Attorney General  
500 Dexter Avenue  
Montgomery, AL 36130-0001

Alabama Interactive  
C/O Wachovia Bank  
P. O. Box 934357  
Atlanta, GA 31193-4357

Alabama Secretary of State  
P.O. Box 5616  
Montgomery, AL 36103-5616

Alabama State Department of Revenue  
50 N. Ripley  
Montgomery, AL 36132-0001

Alafaya Woods Homeowners Association, Inc.  
c/o Taylor & Carls, P.A.  
150 N. Westmonte Drive  
Altamonte Springs, FL 32714-3342

Alafaya Woods Homeowners Association, Inc.  
c/o Taylor & Carls, PA  
150 N. Westmonte Drive  
Altamonte Springs, FL 32714-3342

Alan F May Appraisal Service  
3421 NE 22nd Court  
Ocala, FL 34479-2949

Alan Schweizer  
C/O Michael Isaacs  
919 North Market Street Suite 1300  
PO Box 2323  
Wilmington, DE 19899-2323

Alarion Bank Centre  
c/o Heritage Management Corp.  
P. O. Box 2495  
Ocala, FL 34478-2495

Alaska Attorney General  
P.O.Box 110300  
Diamond Courthouse  
Juneau, AK 99811-0300

Aleksander and Valentina Dayneka  
c/o Illya Lisunov, Esq.  
14100 SE 36th St. #100  
Bellevue, WA 98006-1675

Alexander B Swieczkowski  
24137 Rockford St.  
Dearborn, MI 48124-1327

Ali M. Jarookash  
c/o United Law Group  
2525 Campus Dr.  
Irvine, CA 92612-1503

Alice and Wayne Derflinger & Mary Mason  
c/o Aaron Amore, Esq.  
211 Washington St.  
Charles Town, WV 25414-1531

Alliecia and Raul Garcia  
C/O Donald T. Emmi  
4465 Kipling Street  
Wheat Ridge, CO 80033-2810

All About Appraisals  
24051 Cruise Circle Drive  
Canyon Lake, CA 92587-7763

All Teriors Floor Covering, Inc  
C/o Edward Britt  
2525 E. Camelback Rd. Suite 900  
Phoenix, AZ 85016-4281

Alla Shishkevich  
2700 Cahuenga Blvd. East, Ste 3308  
Los Angeles, CA 90068-2149

Allen, Paul  
2410 Oakmont Court  
Oakton, VA 22124-1000

Allene Whaley  
C/o Margaret Dyal  
Po Box 57  
Lavonia, GA 30553-0057

Allied Waste Services #800  
P.O. Box 9001392  
Louisville, KY 40290-1392

Antonio Alonso  
Law Office of Marshall C Watson PA  
1800 NW 49th Street  
Suite 120  
Fort Lauderdale, FL 33309-3092

Alpha Card Systems, LLC  
P.O. Box 231179  
Portland, OR 97281-1179

Alpha One Real Estate Inc  
650 South Federal Highway  
Hollywood, FL 33020-5422

Alpine Appraisals LLC  
1321 Burlington St., #500  
North Kansas City, MO 64116-4038

Altman's Family Pest Control  
P.O. Box 214  
Lecanto, FL 34460-0214

Alverson, Taylor, Mortensen &  
7401 West Charleston Blvd  
Las Vegas, NV 89117-1401

Amanda Blackwell  
505 Haw Creek Mews Dr.  
Asheville, NC 28805-1963

Amber Favorite  
1236 Dalmally Dr  
Murfreesboro, TN 37128-7558

Ambius Inc  
485 W Half Day Road Suite 450  
Buffalo Grove, IL 60089-8809

Amera Mortgage Corporation  
c/o Joseph A. King  
200 N. Washington Square, Ste. 320  
Lansing, Michigan 48933-1313

American Chartered Bank  
1199 E. Higgins Road  
Schaumburg, IL 60173-4711

American Exp-Platinum  
P.O. Box 36001  
Ft Lauderdale, FL 03333-6001

American Express  
c/o Martin Tabinowitz, VP  
200 Vesey Street  
New York, NY 10285-0002

American Express Centurion  
P.O. Box 360001  
Fort Lauderdale, FL 33336-0001

American Family Mutual Insurance Co.  
c/o Terry M. Plant  
136 E. South Temple, #1700  
Salt Lake City, UT 84111-1131

American Fire & Safety Supply  
953 N.E. Osceola Avenue  
Ocala, FL 34470-5209

American Home Appraisers NJ  
233 North Avenue  
Blue Anchor, NJ 08037-9549

American Home Mortgage Servicing, Inc.  
Kahane & Associates PA  
8201 Peters Road  
Suite 3000  
Plantation, FL 33324-3292

American Home Mortgage Servicing, Inc.  
Kahane & Associates, P.A.  
8201 Peters Road  
Suite 3000  
Plantation, FL 33324-3292

American Home Mortgage Servicing, Inc.  
c/o Anila Rasul  
Kahane & Associates  
8201 Peters Road, Ste 3000  
Plantation, Florida 33324-3292

American Home Servicing, Inc.  
c/o Albertelli Law  
600 North Westshore Blvd, Suite 400  
Tampa, FL 33609-1145

American International Company  
22427 Network Place  
Chicago, IL 60673-0001

American Mortgage & Equity  
2705 Bunker Lake Blvd. #203  
Andover, MN 55304-3786

American Mortgage Group, Inc.  
c/o Paul Barnett, III, Co President  
19 S. Cameron St., Ste 1  
Winchester, VA 22601-4774

American Mortgage Law Group  
75 Rowland Way Suite 350  
Novato, CA 94945-5057

Americas Servicing Company  
Law Offices of Marshall C. Watson, PA  
1800 NW 49th Street Suite 120  
Fort Lauderdale, FL 33309-3092

Americas Servicing Company  
1800 NW 49th street Suite 120  
Fort Lauderdale, FL 33309-3092

Ames Appraisal Inc.  
2963 E Copper Pt. Dr, Ste 150  
Meridian, ID 83642-9056

Amir and Fadia Hamama  
c/o Julian Levant, Esq.  
7001 Orchard Lake Rd. #312  
West Bloomfield, MI 48322-3607

Amphibians Plus  
418-B Bartow Municipal Airport  
Bartow, FL 33830-6766

Anchor Appraisals  
9 Wilson Drive  
Narragansett, RI 02882-1605

Andrea Buivid  
608 Enclave Circle  
Nashville, TN 37211-7450

Andrew Davis  
10950 Hwy 51 S. PO Box 129  
Atoka, TN 38004-0129

Andrew Zaron, Esq.  
Kevin Eckhardt, Esq.  
Hunton & Williams LLP  
1111 Brickell Avenue, Suite 2500  
Miami, FL 33131-3155

Stephen Andrews  
Williams & Connolly LLP  
725 12th Street Northwest  
Washington, DC 20005-5901

Antelope Ridge  
4102 Gray Fox Heights  
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1850 SE 18TH AVE  
APT 1606  
OCALA, FL 34471-8257

SAHOTA,HARLENE  
7801 WOODWARD AVE  
APT 2A  
WOODRIDGE, IL 60517-3128

SAITES,PETER  
2014 NE 18TH ST  
# 3  
FORT LAUDERDALE, FL 33305-2555

SALERNO,APRIL M  
22423 N 19TH WAY  
PHOENIX, AZ 85024-7605

SALINAS,FREDY A  
10390 SW 38TH AVE  
OCALA, FL 34476-9535

SALINAS,ROSEMARY  
6305 HAYDEN COURT  
ROWLETT, TX 75089-3472

SANCHEZ,JENNIFER R  
23 POPLAR RD UNIT A  
OCALA, FL 34480-4479

SANCHEZ,SHONDA N  
4485 NW 26th Ave  
OCALA, FL 34475-7233

SANDERS, EULA  
561 CASEY'S CROSSING  
WINDER, GA 30680-3898

SANDERS,CHERYL L  
15614 CHARMWOOD DR  
HUDSON, FL 34667-3755

SANDERS,EDNA M  
1688 CLAY BROOKE LN SE  
SMYRNA, GA 30082-5062

SANDERS,EULA M  
561 CASEY'S CROSSING  
WINDER, GA 30680-3898

SANDERS-STEWART,SHIREE A  
7946 HAWKS NEST TRAIL  
LITHIA SPRINGS, GA 30122-7820

SANDERSON,KATHRYN L  
1536 S HILLCREST AVE  
CLEARWATER, FL 33756-2258

SANDOVAL,SUSAN  
10369 W FAIR AVE # B  
LITTLETON, CO 80127-2594

SANDS,NATHAN J  
15385 NE 235TH CT  
SILVER SPRINGS, FL 32134-6944

SANFORD,SHARI  
1613 HOLLY SPRING ROAD  
COLUMBIA, SC 29212-2008

SANGHAVI, PAREET D  
309 SW 16TH AVE  
APT 123  
GAINESVILLE, FL 32601-8517

SANTELLA, SHERYL L  
3204 E DEANNA CT  
HERNANDO, FL 34442-2115

SANTIAGO,AWILDA  
16 PINE TRACE TERRACE  
OCALA, FL 34472-2829

SANTIAGO,STEPHANIE K  
14104 SE 45TH COURT  
SUMMERFIELD, FL 34491-3026

SARASON,JEROME C  
14530 PIEDRAS ROAD NE  
ALBUQUERQUE, NM 87123-2430

SARR,ROBERT L  
22 BANYAN PASS  
OCALA, FL 34472-8779

SASSEEN JR,MAX  
7204 NW DOGWOOD LANE  
LAWTON, OK 73505-4520

SASSER,KEVIN P  
375 RALPH MCGILL BLVD  
# 1502  
ATLANTA, GA 30312-1249

SAUERWEIN,LISA M  
4357 PEBBLE BROOK DRIVE  
JACKSONVILLE, FL 32224-7644

SAWYER,BELVA J  
356 BRISTOL STREET  
FLORENCE, SC 29501-8730

SCALES,RONICA R  
2305 WILKINS COVE  
DECATUR, GA 30035-3626

SCANDRETT,SHARON Y  
60 GLEN ECHO DRIVE  
COVINGTON, GA 30016-7405

SCHAAK,CLINTON J  
471 W SHAKESPEAR DR  
BEVERLY HILLS, FL 34465-4902

SCHALLER,AMY L  
4534 SE 12TH PLACE  
OCALA, FL 34471-3227

SCHEFFLER,MARY K  
5911 CROOKED POST ROAD  
SPRING, TX 77373-7005

SCHIESSLER,DEBORAH  
7601 E NASSAU AVE  
DENVER, CO 80237-2134

SCHLINGER,KELLY L  
5707 SE 116TH STREET  
BELLEVIEW, FL 34420-4327

SCHNEIDER,DEANNA K  
302 TERWILLEGERS RUN  
MAINEVILLE, OH 45039-9252

SCHOTTEL,AMANDA C  
237 HAWTHORN HEDGE LANE  
JACKSONVILLE, FL 32259-4810

SCHROEDER,JILL A  
4101 GLENAYRE DR  
ENGLEWOOD, OH 45322-2615

SCHRUM,COREY L  
10384 PROVINCE RD  
IRONDALE, MO 63648-9505

SCHUELKE,KRISTEN  
7453 S CHAPPARAL CIRCLE EAST  
CENTENNIAL, CO 80016-2106

SCHWEGMAN,CHARITY M  
930 SW FLEET STREET  
OAK HARBOR, WA 98277-3167

SCHWINABART,DAVID M  
2601 NW 110TH AVE  
OCALA, FL 34482-9564

SCOTT 111,STUART L  
915 SE 5TH ST  
OCALA, FL 34471-2303

SCOTT,BRIAN W  
PO BOX 341  
LOWELL, FL 32663-0341

SCOTT,KATHERINE A  
69 FURLONG LANE  
MONROE, OH 45050-2472

SCOTT,KATINA L  
8750 HAMPDEN DR  
TAMPA, FL 33626-2932

SCOTT,MARGO L  
P O BOX 831093  
OCALA, FL 34483-1093

SCOTT,STACEY D  
1710 CREST RIDGE DRIVE  
EAST POINT, GA 30344-5771

SCOTT,STUART L  
915 SE 5TH STREET  
OCALA, FL 34471-2303

SCOTT,THOMAS  
20306 RIVERMILL DRIVE  
FAIRHOPE, AL 36532-4500

SCOUTEN,DONNA L  
88 PARKS MILL ROAD  
AUBURN, GA 30011-2977

SEALY,DONNA J  
7614 FRANCIS MARION RD  
EFFINGHAM, SC 29541-7818

SEAVER,LINDA K  
5750 SW 207TH COURT  
DUNNELLON, FL 34431-4551

SEAVER, MARC  
5161 MAPLE  
IRVINE, CA 92612-2350

SEBAGO, JOHN  
5900 S.W. 107TH STREET  
OCALA, FL 34476-9144

SECHREST, KIM  
2549 HASKILL HILL RD  
APOPKA, FL 32712-6429

SEDAN, DANIELE M  
1301SE 19TH ST  
OCALA, FL 34471

SEGAL, CINDY  
6 CEDRUS ROAD  
SHARON, MA 02067-1010

SEICHKO, KATHIE L  
408 PINE WARBLER WAY N  
PALM HARBOR, FL 34683-6104

SEIDEL, GINGER  
181 JUNIPER RUN  
OCALA, FL 34480-5205

SEKELY, BARBARA  
7619 DUNBRIDGE DR  
ODESSA, FL 33556-2259

SEKESO BOSHA, CONSTANCIA J  
106 PEREGRINE WAY  
KENNESAW, GA 30144-5328

SELIGMAN, MATTHEW  
75 RIOUX LANE  
SURRY, ME 04684-3153

SEPULVEDA, DANIA E  
8518 HEPP STREET  
TAMPA, FL 33615-3202

SEPULVEDA, SANTANA  
1283 W PARKLANE BLVD  
#107  
CHANDLER, AZ 85224-5217

SERAFINO, FELICIA  
6251 SE 126TH TERRACE  
MORRISTON, FL 32668-4393

SERVO, BETTY A  
327 EAGLE LAKE LOOP ROAD WEST  
WINTER HAVEN, FL 33880-5720

SESSOMS, JENNY  
1211 NE 20TH ST  
OCALA, FL 34470-4366

SETTLES, DENNIS L  
1130 SE 30TH ST  
OCALA, FL 34471-6627

SHAH, DONNA K  
2500 LUNETTA LANE  
ALPHARETTA, GA 30004-3610

SHANKS, VICTOR  
971 FOXHAVEN CT  
HINESVILLE, GA 31313-4950

SHANTHAKUMAR, VINCENT  
3147 NIKLE CREEK COVE  
SNELLVILLE, GA 30039-4703

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3280 NE 17TH AVE  
OCALA, FL 34479-2804

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INDIANAPOLIS, IN 46202-2482

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3003 NE STRATFORD CIRCLE  
LAWTON, OK 73507-1952

SHAUGHNESS, IRENE A  
295 ASHLAND TRAIL  
TYRONE, GA 30290-2206

SHAW, GARY E  
6 LAUREL CRSE  
OCALA, FL 34480-4431

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871 CREEKVIEW BLUFF WAY  
BUFORD, GA 30518-9210

SHEESLEY, BRIAN L  
15702 PINTO PLACE  
TAMPA, FL 33624-1528

SHERMAN, ANGELIQUE M  
1220 NE 21ST STREET  
OCALA, FL 34470-4365

SHI International Corp.  
33 Knightsbridge Road  
Piscataway, NJ 08854-3925

SHIELDS, DORENE  
23 DIX ROAD  
BROCKTON, MA 02302-2233

SHINABERRY, CHRISTINE  
2545 LIVE OAK ROAD  
SYLVANIA, OH 43560-8959

SHIPMAN, CHRISTINE A  
2227 SW 14TH AVE  
CAPE CORAL, FL 33991-3622

SHOCKLEY, APRIL L  
3440 NE 30TH CT  
OCALA, FL 34479-3090

SHOCKLEY, STEPHANIE L  
7036 COUNTRY WALK DR.  
CARLISLE, OH 45005-3991

SHROADES, SHARON  
1909 NW FERRIS AVE  
LAWTON, OK 73507-5628

SHULTZ, BRIGITTE  
964 SW 35TH LN  
OCALA, FL 34471-0185

SHUMATE, PATRICIA  
22716 SYLVAN STREET  
WOODLAND HILLS, CA 91367-1624

SHUMSKY, SALLY A  
108 WILKINS CIRCLE  
SANFORD, FL 32771-4123

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1778 E. JULHO STREET  
SANDY, UT 84093-6846

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1850 SE 18th Ave  
Apt 1908  
OCALA, FL 34471-8259

SICC-LLC  
Attn: Stand and Debra Kerbs  
625 Sugar Creek Trail  
Conyers, GA 30094-3812

SIENKIEWICZ, TRACIE L  
14854 W CARIBBEAN LANE  
SURPRISE, AZ 85379-5414

SIGAL, ASHLEY N  
36 Larch Radial  
OCALA, FL 34480-8265

SIGAL, BRANDY J  
36 LARCH RADIAL  
OCALA, FL 34480-8265

SILLS, MELISSA R  
13503 S FIREBACK DR  
RIVERTON, UT 84065-4505

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3018 N.E. 25TH COURT  
OCALA, FL 34479-2941

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SILVA, SANDRA L  
17904 MOSS POINT DRIVE  
SPRING, TX 77379-7835

SILVA, TRUDY A  
126 DOGWOOD COURT  
DALLAS, GA 30157-7623

SIMMONS, JOANIE  
2560 DELK RD APT H-24  
MARIETTA, GA 30067-6331

SIMMONS, SUSAN E  
2007 NE 2ND STREET  
OCALA, FL 34470-6952

SIMMS, KELLY L  
830 N APPALACHIAN TERR  
CRYSTAL RIVER, FL 34429-5340

SIMON, DELVIN L  
1550 TERRELL MILL ROAD  
APT 25 N  
MARIETTA, GA 30067-6079

SIMPSON, CORINNE A  
835 NW 165TH CT RD  
DUNNELLON, FL 34432-1222

SIMPSON, RICHARD J  
8 ALMOND WAY  
OCALA, FL 34472-8799

SIMPSON, ROXANNA L  
3688 SOUTH EAST 93RD PLACE  
OCALA, FL 34480-8316

SIMS, LISA M  
11 FIR TRAIL WAY  
OCALA, FL 34472-2195

SIMS, LYNN C  
529 BELAIRE DRIVE  
WINDER, GA 30680-7458

SIMS, THERESE L  
15752 SW 55th Ave Rd  
OCALA, FL 34473-3010

SINGH, DEONARINE  
5133 S.W. 107TH LOOP  
OCALA, FL 34476-4724

SINGLETON, HEATHER M  
20 W 28TH STREET  
COVINGTON, KY 41015-1101

SINITSIANA, MARTA S  
1450 SW TEMPLE #J304  
SALT LAKE CITY, UT 84115

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8681 LITTLE CLOUD RD  
SANDY, UT 84093-1779

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Chicago, IL 60673-0001

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RICHMOND HILL, GA 31324-0213

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5200 TOWN AND COUNTRY BLVD  
APT 527  
FRISCO, TX 75034-6889

SKUHROVEC, CATHY L  
4275 SE 58TH PL  
OCALA, FL 34480-9408

SKUHROVEC, DONNA L  
84 TEAK RUN  
OCALA, FL 34472-8650

SLADOJE, AARON  
10886 SW 87TH COURT  
OCALA, FL 34481-5397

SLATTERY, STACY L  
19095 SW 51ST LANE  
DUNNELLON, FL 34432-2008

SLONE, CARL  
9740 SE 170TH LANE  
SUMMERFIELD, FL 34491-6809

SMALL, MICHAEL A  
1421 SW 27TH AVE  
APT 1201  
OCALA, FL 34471-2050

SMALLEY, STEPHEN Z  
1114 REDBUD LANE  
SPRINGFIELD, OH 45504-1550

SMELTZER, MICHAEL A  
210 HOLLYBERRY LANE  
ROSWELL, GA 30076-1222

SMIT, REBECCA M  
5210 HUNTINGTON ROAD  
TAYLORVILLE, UT 84118-3009

SMITH GRIMES, TANEIKA N  
15 BAHAI PASS LOOP  
OCALA, FL 34472-6320

SMITH, CASSANDRA  
1338 FAIRRIDGE CIRCLE  
MARIETTA, GA 30008-6839

SMITH, CYNTHIA L  
12122 S.E. 97TH COURT  
BELLEVIEW, FL 34420-5447

SMITH, DOUGLAS M  
1100 MILLER AVENUE  
COLUMBIA, SC 29203-5770

SMITH, JESSICA L  
3940 MCGUIRE WAY NW  
KENNESAW, GA 30144-5269

SMITH, JULIE D  
202 DEBRA DRIVE  
WARNER ROBINS, GA 31088-5516

SMITH, JUNE R  
898 E LIBERTY ST  
HERNANDO, FL 34442-3365

SMITH, KELLIE  
1182 W CREEK RIDGE DRIVE  
SOUTH JORDAN, UT 84095-8292

SMITH, LATERICA L  
5001 SW 20TH ST  
APT 4307  
OCALA, FL 34474-8531

SMITH, LINDA D  
14 HEMLOCK PASS  
OCALA, FL 34472-4281

SMITH, MARCIA G  
6775 WELLBAUM RD  
BROOKVILLE, OH 45309-8217

SMITH, MARITZA  
119 FATE COURT  
DALLAS, GA 30157-7471

SMITH, PAUL  
208 MONTGOMERY LANE  
HOMEWOOD, AL 35209-6543

SMITH, ROBERT  
13266 CATHARAL LANE  
SILVERHILL, AL 36576-3149

SMITH, ROSEMARIE L  
131 BURBANK BLVD  
SAVANNAH, GA 31419-1127

SMITH, SHANNON  
3724 IDLEBROOK CIRCLE  
#212  
CASSELBERRY, FL 32707-5520



SMITH,WILLIAM E  
41 LAKES EDGE DRIVE  
SMYRNA, GA 30080-8011

SMITH-GAINES,STEPHANIE R  
1481 ROSEWOOD CREEK DRIVE  
MARIETTA, GA 30066-6586

SMITH-HARMER,JENNIFER M  
12626 S.E. 211TH COURT  
KENT, WA 98031-2209

SMOOT,NARTRE S  
3240 SW 34TH STREET  
APT 233  
OCALA, FL 34474-7474

SNEDEKER,LUCINDA A  
4278 W OAKLAWN ST  
LECANTO, FL 34461-7539

SNOOK,CHRIS R  
P O BOX 5885  
OCALA, FL 34478-5885

SNOWDEN,SABRINA L  
PO BOX 1403  
OCALA, FL 34478-1403

SNYDER,KRISTIE L  
10483 N SILVERLAKE PT  
DUNNELLON, FL 34434-3734

SNYDER,TRACEY L  
2459 SW 166 COURT RD  
OCALA, FL 34481-8781

SOFIA,SANTO R  
11231 SE 40TH AVE  
BELLEVIEW, FL 34420-3715

SOLAN,TERRANCE  
5001 SW 20TH STREET #3204  
OCALA, FL 34474-8524

SOLAR,DONNA J  
3067 PARK LANE #1  
DUNEDIN, FL 34698-9542

SOLINSKY,JESSICA R  
7794 CINCINNATI AVE  
CINCINNATI, OH 45249-1516

SOLTIS,LISA M  
13150 NORTH EAST 46TH STREET  
SILVER SPRINGS, FL 34488-3126

SOMERVILLE,DWAYNE  
6815 OAK LEAF DRIVE  
FAIRBURN, GA 30213-2628

SORIANO,EDUARDO  
3510 SE 13TH ST  
OCALA, FL 34471-2905

SORIANO,EMILY M  
3 REDWOOD RUN TRK  
OCALA, FL 34472-6010

SOSTRE,JORGE E  
417 MARION OAKS DRIVE  
OCALA, FL 34473-2610

SOTO,LAUREN A  
4716 MILL POND LANE  
TAMPA, FL 33624-5117

SOUTHWELL,MURIEL  
19 HICKORY TRACKWAY  
OCALA, FL 34472-2461

SPADE,DAWN R  
10106 SW 41ST AVENUE  
OCALA, FL 34476-9517

SPANO,MARY  
22532 MAGNOLIA TRACE BLVD  
LUTZ, FL 33549-9307

SPARKS,ESTHER Y  
PO BOX 247  
LYDIA, SC 29079-0247

SPATA,MELISSA J  
706 BAHIA CIRCLE  
OCALA, FL 34472-8832

SPAZIANI,JAYNE M  
540 WATERFORD CIRCLE WEST  
TARPON SPRINGS, FL 34688-7245

SPEAR,JENNIFER A  
3525 SE 56TH TERRACE  
OCALA, FL 34480-1324

SPECTOR,ROBERT I  
12629 MISSION HILLS CIR N  
JACKSONVILLE, FL 32225-4655

SPEED,CRYSTAL D  
1310 S.W. 3RD STREET  
OCALA, FL 34471-1754

SPENCER,JEREMY  
12-B HOLLYHOCK CT  
FAIRFIELD, OH 45014-3192

SPHAR,BRITNIE K  
4420 W 5780 S  
KEARNS, UT 84118-5143

SPILLANE, MARK  
290 ADAMS STREET  
APT 1  
ABINGTON, MA 02351-1880

SPRUNK, BRITTANY J  
3251 W LONE CACTUS DR  
PHOENIX, AZ 85027-2238

SQUIRES, JEFFERY  
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RALEIGH, NC 27661-1301

ST FLEUR - NOEL, KATIA  
135 CHITTICK ROAD  
HYDE PARK, MA 02136-3345

ST LOUIS, WILSON M  
3001 SW 24TH AVE  
APT 1715  
OCALA, FL 34471-7838

ST. GEORGE, PAMELA G  
2181 NE 36TH ST  
OCALA, FL 34479-2535

STACKPOOLE, JOAN V  
7520 TYSON DRIVE  
PORT RICHEY, FL 34668-2245

STACKPOOLE, RAYMOND A  
7520 TYSON DR  
PORT RICHEY, FL 34668-2245

STALLINGS, MARILYN A  
4127 WESTWOOD DR  
HOLIDAY, FL 34691-1755

STAMPER, LORIANN J  
1591 SE 163RD COURT  
MORRISTON, FL 32668-2379

STANFIELD, HEESUN  
5007 SW MALCOM ROAD  
LAWTON, OK 73505-9701

STANKO, TAMMI D  
1012 SOUTH PARKER DRIVE  
FLORENCE, SC 29501-6025

STANLEY, JAYNE M  
138 NORTH GOLF COURSE DRIVE  
CRYSTAL RIVER, FL 34429-7771

STARNER, JIM L  
5011 S E 33RD AVE  
OCALA, FL 34480-8404

STAUTER, LISA  
300 PORTSIDE BLVD  
MOBILE, AL 36695-3308

STEC, MICHAEL  
21 DYER AVENUE  
EMERSON, NJ 07630-1203

STEELE, GLENDA D  
10935 BOTTOM CREEK RD  
BENT MOUNTAIN, VA 24059-2239

STEFFEN, WANDA A  
357 ODYSSEY PLACE  
THE VILLAGES, FL 32162-5076

STEFFENS, SUZANNE L  
9084 GOSLER ROAD  
SEALY, TX 77474-8068

STEGALL, CHARLES R  
175 NW 47TH PLACE  
OCALA, FL 34475-9509

STEIN, GLENN  
1008 E SILVER SPRINGS BLVD  
OCALA, FL 34470-6706

STEPANEK, DIANA L  
5321 DOVER ST NE  
ST. PETERSBURG, FL 33703-3232

STEPHENS, ARLENE  
3787 SE HWY 42  
SUMMERFIELD, FL 34491-5123

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STEVENS, MATTHEW L  
3075 OSSABAW CT  
DOUGLASVILLE, GA 30135-9234

STEWART, BERTHA  
916 NE PHEASANT LANE  
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11232 SW 150TH STREET  
DUNNELLON, FL 34432-6823

STEWART, KARL  
1913 CANOPY CT  
FORT COLLINS, CO 80528-6344

STEWART, KATRINA M  
2276 W BEAUMONT LANE  
LECANTO, FL 34461-9786

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15110 SOUTHFORK DR  
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ALBUQUERQUE, NM 87111-4009

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2701 NE 7TH ST UNIT 801  
OCALA, FL 34470-6392

SPILL,LINDA J  
1020 NE 45TH PL  
OCALA, FL 34479-1906

STILTNER,PAMELA D  
1300 NW 63RD PLACE  
OCALA, FL 34475-8409

STINEBAUGH,CHESTA L  
4238 BELLE TERRACE LANE  
LEBANON, OH 45036-8242

STOCKMAN,CAROLE  
2541 NW 59TH TERRACE  
OCALA, FL 34482-8938

STOLE,TINA M  
3280 NE 17TH AVE  
OCALA, FL 34479-2804

STONE,FRANK  
26373 GLENHAVEN DR  
WESLEY CHAPEL, FL 33544-3626

STONE,FRANK L  
26373 GLENHAVEN DR  
WESLEY CHAPEL, FL 33544-3626

STONE,SUZANNE  
16404 CYPRESS WATER WAY  
APT 1110  
TAMPA, FL 33624-1289

STONE,SUZANNE E  
16404 CYPRESS WATER WAY  
APT 1110  
TAMPA, FL 33624-1289

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1497 VIRGIL MOON ROAD  
LOGANVILLE, GA 30052-2549

STONG,JARED  
5875 BISCAY ST UNIT A  
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1010 W WOODLAWN AVENUE  
TAMPA, FL 33603-5250

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STREATER,LISA  
8623 STRATTON FARM RD  
HUNTERSVILLE, NC 28078-7816

STROTHER,CLAUDINE S  
10013 DOVE RIDGE DRIVE  
LAS VEGAS, NV 89117-0515

STROUP,CYNTHIA S  
681 N.E. 35TH LOOP  
OCALA, FL 34479-2366

STUART,DANA M  
5 HICKORY TRACK TERRACE  
OCALA, FL 34472-2459

STUART,JESSICA  
80 WEST WATER STREET  
ROCKLAND, MA 02370-2445

STYERS,PATRICIA L  
323 SE 29TH TERRACE  
OCALA, FL 34471-9132

STYS,MICHAELENE A  
10815 SW 86TH AVE  
OCALA, FL 34481-9724

SUAREZ-BOWERS,JENNIFER  
13230 SW 2ND COURT  
OCALA, FL 34473-8503

SUITE,PATRICIA A  
4621 COUNTRY CLUB ROAD  
TROUTVILLE, VA 24175-5133

SULLIVAN,SCOTT R  
736 BAHIA CIRCLE  
OCALA, FL 34472-2637

SUMMERS,JOYCE  
13708 SW 111TH AVE  
DUNNELLON, FL 34432-8797

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10247 S. TURNER AVE  
EVERGREEN PARK, IL 60805-3765

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213 SAN SOUCI BLVD  
PANAMA CITY BEACH, FL 32413-1919

SUTHERLAND,CINDY K  
3631 SO 6545 W  
WEST VALLEY, UT 84128-2446

SUTTON, DEANDRE  
531 S Wynbrooke Rd  
Romeoville, IL 60446-5321

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1808 BARKSDALE DRIVE  
ORLANDO, FL 32822-4608

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3407 HAYDEE ROAD  
SPRING, TX 77388-3396

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as required by the USPS Locatable Address Conversion System (LACS).

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(u)ACE American Insurance Company

(u)Paul Allen

(d)American Express Centurion  
P.O. Box 360001  
Fort Lauderdale, FL 33336-0001

(u)Eric E. Anderson

(d)Argo Partners  
12 West 37th Street, 9th Floor  
New York, NY 10018-7480

(u)Assured Guaranty Corp.

(u)BMC Group

(u)Bank of America National Association

(u)Bank of America, National Association as S

(u)Bank of America, National Association, as

(du)Bank of America, National Association, as

(d)Bank of the Ozarks as Successor\*  
c/o Patti W. Halloran, Esq.  
Gibbons, Neuman et al.  
3321 Henderson Blvd.  
Tampa FL 33609-2921

(d)Bella Toscana Homeowners Association, Inc.  
c/o Taylor & Carls, PA  
150 N. Westmonte Drive  
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(d)Bowie CAD et al  
co Michael Reed  
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(u)Bradford Village Condominium Trust

(u)John Cain

(u)Nicholas A. Callahan

(u)Tanjanika Carter

(u)City of Atlanta  
Bureau of Housing & Code Compliance  
55 Trinity Ave. SW #3450  
GA 30335

(u)Creditors Committee

(d)Crowe horwath  
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(u)Chris Escandon

(d)First American Capital LLC  
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(u)Jerry A. Funk  
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(d)G&I VI 655/755 Business Center FE, LLC  
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Jacksonville, FL 32207-2036

(d)Guaranty Bank  
c/o Charles Sebesta  
8333 Douglas Ave.  
Dallas, TX 75225-6581

(d)Hays, Cynthia L.  
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c/o Jeremy Thayer  
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(u)Nationwide Title Clearing

(d)Natixis Real Estate Capital Inc.  
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(u)The City of Charlotte

(d)The Enclave at Windsor Hills Homeowners As  
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Bypassed recipients 94  
Total 4528