

IN THE CIRCUIT COURT OF THE 15TH  
JUDICIAL CIRCUIT IN AND FOR PALM BEACH  
COUNTY, FLORIDA

RORY HEWITT,

Plaintiff,

v.

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

Defendants.

CASE NO.:

50 2009 CA 03604 6 XXXXHB

CLASS REPRESENTATION

RECEIVED FOR FILING

OCT 23 2009

SHARON R. BOCK  
CLERK & COMPTROLLER  
CIRCUIT COURT DIVISION

**CLASS ACTION COMPLAINT**

RORY HEWITT, on behalf of himself and all others similarly situated, by and through his undersigned counsel, brings this action against the Defendants LAW OFFICES OF DAVID J. STERN, P.A. and DAVID J. STERN, individually (hereinafter "Defendants") and respectfully alleges the following:

**GENERAL ALLEGATIONS (JURISDICTION)**

1. This is a Class Action for both damages in excess of Fifteen Thousand (\$15,000.00) Dollars and equitable relief.
2. Plaintiff, RORY HEWITT (hereinafter "HEWITT,") is a resident of Palm Beach County, Florida.
3. Defendant, LAW OFFICES OF DAVID J. STERN, P.A. (DJS, P.A.), is a Florida corporation authorized to do and doing business in Palm Beach County.
4. Defendant, DAVID J. STERN (STERN) is a lawyer licensed to practice law in the State of Florida. At all times material hereto, STERN was the 100% owner of DJS, P.A. and the lawyer responsible for the debt collection activities, including legal services, the policies regarding collection of fees and costs, and was in charge of the operations of DJS, P.A.

**VENUE**

5. Venue is proper in Palm Beach County, Florida, as the violations alleged by the Plaintiff occurred in Palm Beach County, Florida, where the Defendants, DJS, P.A. and STERN (hereinafter "Defendants") filed foreclosure actions against the Plaintiff, transmitted communications to the Plaintiff in order to collect debts, and collected debts and sought to collect debts to which they were not entitled.

**CLASS REPRESENTATION ALLEGATIONS**

6. Pursuant to Florida Rule of Civil Procedure 1.220, Plaintiff, RORY HEWITT, brings this claim on behalf of all persons within the State of Florida who have or had residential mortgages with COUNTRYWIDE HOME LOANS, INC. and who received a reinstatement letter during the time period from October 31, 2003 through the present in which Defendants sought to collect:

- (a) Amounts for service of process on persons identified by DJS, P.A. as "John Doe and Jane Doe, unknown tenants in possession" or "unknown spouse;" and/or;
- (b) Excessive and/or inappropriate costs for title search and/or title examination which Stern knew or should have known exceeded the reasonable value of said title work; and/or
- (c) Other charges, fees and costs which had not yet been incurred at the time Defendants demanded payment.

7. STERN himself was responsible for the policies of DJS, P.A. that sought to collect these amounts and charges, and STERN had knowledge that these amounts and charges were sought by DJS, P.A. and STERN approved these debt collection activities and was responsible for the debt collection activities of DJS, P.A.

8. This Class consists of all persons within the State of Florida who have or had residential mortgages with COUNTRYWIDE HOME LOANS, INC. and which, at any time from October 31, 2003 to the present, received a reinstatement letter during the time period from October 31, 2003 through the present in which Defendants sought to collect:

- (a) Amounts for service of process on persons identified by DJS, P.A. as "John Doe and Jane Doe, unknown tenants in possession" or "unknown spouse;" and/or
- (b) Excessive and/or inappropriate costs for title search and/or title examination which Stern knew or should have known exceeded the reasonable cost for said title work; and/or
- (c) Other charges, fees and costs which had not yet been incurred at the time Defendants demanded payment.

9. Numerosity: Plaintiff alleges that the persons from whom the Defendants claimed, attempted, threatened to collect, or collected charges in excess of the amounts allowed by law or not authorized by law, constitute a class so numerous that joinder of all members is impractical.

10. The members of this Class will be easily ascertained from the records of the Defendants. These records will indicate that the Defendants charged improper amounts with regard to collection activities and/or foreclosure proceedings.

11. Commonality: Questions of law and fact which are common to each member of The Class that predominate over any questions affecting any individual members including, *inter alia*, the following:

- (a) Whether the Defendants claimed, attempted, or threatened to collect costs and other charges which were not authorized under Florida law;
- (b) Whether in connection with collection activities the Defendants sought to collect or attempted to collect amounts for costs and other charges which were unnecessary or invalid, and/or unreasonable;
- (c) Whether the Defendants in their collection activities charged borrowers or attempted to collect amounts which were not currently due and owing, or were not incurred; and
- (d) Whether the Defendants attempted to collect amounts for a title examination which were excessive and/or inappropriate

12. Typicality: The claim of the Class Representative is typical of the claims of each member of the Class in that Plaintiff alleges a common course of conduct by the Defendants towards members of the Class. Plaintiff and the other members of the Class were charged expenses and/or fees which were unreasonable, excessive, not currently

due and owing, for services not performed, and/or invalid under Florida law. Plaintiff and the other members of the Class seek identical remedies under identical legal theories, and there is no antagonism between Plaintiff's claim and those of the Class.

13. Adequacy: The Class Representative is a Florida resident who will fairly and adequately protect and represent the interest of each member of the Class. Additionally, the Class Representative is fully cognizant of his responsibilities as Class Representative, and has retained experienced counsel fully capable of, and intent upon, vigorously pursuing this action.

14. Plaintiff also brings this action under Rule 1.220(b)(2) because the Defendants have acted or refused to act on grounds generally applicable to all members of the Class, thereby making final injunctive and/or declaratory relief concerning the Class as a whole appropriate. In the absence of appropriate injunctive and/or declaratory relief, the Defendants will continue to violate F.S. §§559.72 and 501.201. The Defendants' uniform conduct towards Plaintiff and other members of the Class make certification under Rule 1.220(b)(2) appropriate.

15. Plaintiff also brings this action under Rule 1.220(b)(3) because the questions of law and fact common to Class Representative's claim and the claims of each member of the Class predominate over any question of law or fact affecting only individual members of the Class. Additionally, the prosecution of separate claims, by or against individual members of the Class would create a risk which would, as a practical matter, be dispositive

of the interest of other members of the Class who are not parties to the adjudications, or would substantially impair or impede the ability of other members of the Class who are not parties to the adjudications to protect their interests. Class Representation is therefore clearly superior to other available methods for the fair and efficient adjudication of this controversy.

**COUNT I**  
**VIOLATION OF FLORIDA STATUTE CHAPTER 559**  
**AGAINST LAW OFFICES OF DAVID J. STERN, P.A. AND**  
**DAVID J. STERN, INDIVIDUALLY**

16. Class Representative, RORY HEWITT, hereby adopts, realleges and reaffirms each and every allegation contained in paragraphs 1 through 15 of this Class Action Complaint and further alleges:

17. This is an action against Defendants, DAVID J. STERN, P.A. and DAVID J. STERN, individually for damages and declaratory and injunctive relief on account of their collection practices in violation of Florida Statutes §559.72.

18. COUNTRYWIDE HOME LOANS, INC., issued a mortgage to the Class Representative, RORY HEWITT and his wife, Holly Hewitt (see Exhibit "A").

Holly Hewitt died on March 27, 2009.

19. The mortgage provides:

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other

period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which 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 Instruments, shall continue unchanged.

See Exhibit "A."

20. Prior to October 31, 2007, HEWITT received written communications from COUNTRYWIDE HOME LOANS, INC. stating that he was in default under provisions of his mortgage.

21. In response, Class Representative, RORY HEWITT, requested a reinstatement of the loan, pursuant to Paragraph 19 of the Mortgage.

22. Pursuant to the request for reinstatement, Defendants informed HEWITT through a written communication that as of October 31, 2007, the "following is a breakdown of the sums currently due and owing," in order to reinstate the loan:

Monthly Mortgage Payments	\$15,646.25
Late Charges	\$ 231.60
Property Inspections	\$ 175.00
Escrow Deficit	\$ 282.83
Title Work	\$ 470.00
NSF Charges	\$ 81.06
Clerk Filing Fee	\$ 256.60

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Service of Process	\$ 180.00
Attorney Fees	\$1,200.00 EST.
Service/Mail (REQ'D BY LAW)	\$ 8.25

(See letter of October 31, 2007 attached hereto as Exhibit "B.")

23. The reinstatement letter was signed and sent out by a legal assistant. (See Exhibit "B" attached hereto.) The legal assistant followed the policies established and instructions given by STERN to sign and send the reinstatement letter to the Plaintiff. The legal assistant's acts specifically followed the policies established by STERN, and were performed with his knowledge, consent, and approval.

24. Further, the reinstatement letter that was sent out was a form letter that was prepared, developed, and/or approved by STERN.

25. It was alleged in the reinstatement letter dated October 31, 2007 that the Plaintiff owed a debt. The amounts sought in the reinstatement letter included a mortgage payment and late charges which were not "currently due and owing" as of October 31, 2007. The reinstatement letter was a letter communication sent to the Plaintiff by the Defendants. In addition, the title work charge, late charges, property inspection fees, service of process fees, and/or attorney's fees, were not currently due and owing as of October 31, 2007 and/or were unreasonable, excessive, invalid, not actually incurred, or were for services not performed. (See Exhibit "B" attached hereto.)

26. STERN was responsible for the policies of DJS, P.A. in its attempt to collect these amounts and charges, and STERN had knowledge that these improper amounts and



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charges were being sought by DJS, P.A., and STERN approved and was responsible for these debt collection activities.

27. STERN and DJS, P.A. have engaged in the collection of consumer debts in Palm Beach County and throughout the State of Florida. Defendants have a longstanding business practice of charging fees and costs to borrowers who request reinstatement of their mortgage, amounts which are not incurred, are unreasonable and excessive, are not authorized by Florida law and/or claiming said amounts are currently due and owing, when said amounts are not currently due and owing, and Defendants have continued such practice.

28. STERN himself was and is responsible for the policy of charging fees and costs and other amounts which are not incurred, are unreasonable, excessive, not authorized by Florida law, and not currently due and owing. STERN knew that DJS, P.A. was attempting to collect these fees, costs, charges, and other amounts from Rory Hewitt and other borrowers, and STERN approved DJS, P.A.'s attempts to collect said amounts, and STERN was responsible for these debt collection activities.

29. In STERN AND DJS, P.A.'s business of collecting debts and in attempting to collect the debt, the Defendants have utilized the United States Postal Service, telephones, and other means and instrumentalities of interstate commerce.

30. Plaintiff is a "debtor" and a "consumer" as defined by F.S. §559.55(2).

31. The debt is a "consumer debt" as defined by F.S. §559.55(1).

32. STERN knew that he was attempting to collect a debt that was not legitimate, or was asserting a legal right when he knew that the right did not exist.

33. DJS, P.A. knew that it was attempting to collect a debt that was not legitimate, or was asserting a legal right when it knew that the right did not exist.

34. Defendants STERN and DJS, P.A. have violated the Florida Consumer Collection Practices Act. Specifically, Defendants have violated Fla. Stat. §559.72(9) by:

- (a) Charging Class Representative, RORY HEWITT, and other mortgagors of COUNTRYWIDE HOME LOANS, INC., expenses and/or fees that were not incurred, were unreasonable, excessive, were in excess of the amount incurred, or were for services which were not performed;
- (b) Charging Class Representative, RORY HEWITT, and other mortgagors of COUNTRYWIDE HOME LOANS, INC., expenses and/or fees to which they had no right and which they knew they had no right to charge;
- (c) Charging Class Representative, RORY HEWITT, and other mortgagors of COUNTRYWIDE HOME LOANS, INC., expenses and/or fees which were not incurred, were unreasonable, excessive, or were not due, at a time when the mortgagors were compelled to pay the alleged fees in order to have their mortgages reinstated and thereby protect their homes from being foreclosed;

- (d) Charging Class Representative, RORY HEWITT, and other mortgagors of COUNTRYWIDE HOME LOANS, INC., expenses and/or fees which were not currently due and owing;
- (e) Charging Class Representative, RORY HEWITT, and other mortgagors of COUNTRYWIDE HOME LOANS, INC., mortgage payments and/or late charges which were not currently due and owing at the time;
- (f) Charging Class Representative, RORY HEWITT for "process service," which included amounts charged and collected for service of process on non-existent persons which were unnecessary and without lawful justification.
- (g) Charging Class Representative Rory Hewitt costs of \$ 470.00 for "title work" performed at an excessive cost by an affiliate of COUNTRYWIDE HOME LOANS, INC., when said title work could have been performed at a more reasonable cost.

35. STERN approved and was responsible for these debt collection policies and implemented them in the debt collection activities of DJS, P.A.

36. Due to these violations of Florida law by Defendants STERN and DJS, P.A. as set forth above, the Plaintiff seeks injunctive relief, as is required to preclude further

violations of the Florida Consumer Collection Practices Act by the Defendants as provided under Fla. Stat. §559.77.

37. Due to the violations of Florida law by the Defendants as set forth above, the Plaintiff has been damaged and is entitled to an award of statutory damages and to declaratory and injunctive relief.

38. On account of the foregoing violations, the Plaintiff has retained the undersigned attorneys and has agreed to pay them a reasonable fee for their services.

WHEREFORE, Plaintiff prays the Court award his damages and equitable relief, together with court costs and attorney's fees, pursuant to Florida Statutes §559.77(2), and such other and further relief as the Court deems just and proper.

PLAINTIFF DEMANDS TRIAL BY JURY ON ALL ISSUES SO TRIABLE.

**COUNT II**  
**VIOLATION OF FLORIDA STATUTE CHAPTER 501**  
**AGAINST LAW OFFICES OF DAVID J. STERN, P.A. AND**  
**DAVID J. STERN, INDIVIDUALLY**

39. Class Representative, RORY HEWITT, hereby adopts, realleges and reaffirms each and every allegation contained in paragraphs 1 through 15 of this Class Action Complaint and further alleges:

40. This is an action against Defendant, LAW OFFICES OF DAVID J. STERN, P.A. and DAVID J. STERN, INDIVIDUALLY, for damages and declaratory and injunctive relief on account of its unfair and deceptive business practices in violation of the Florida

Deceptive and Unfair Trade Practices Act, Chapter 501 of the Florida Statutes (hereinafter "The Act.")

41. COUNTRYWIDE HOME LOANS, INC., issued a mortgage to the Class Representative, RORY HEWITT and his wife, Holly Hewitt. (See Exhibit "A"). Holly Hewitt died on March 27, 2009.

42. The mortgage provides:

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which 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 Instruments, shall continue unchanged. (See Exhibit "A" hereto.)

43. Prior to October 31, 2007, HEWITT received written communications from COUNTRYWIDE HOME LOANS, INC. stating that he was in default under provisions of his mortgage.

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44. In response, HEWITT requested reinstatement of the mortgage, pursuant to Paragraph 19 of the Mortgage.

45. Pursuant to the request for reinstatement, Defendants informed HEWITT that as of October 31, 2007, the "following is a breakdown of the sums currently due and owing," in order to reinstate the mortgage loan:

Monthly Mortgage Payments	\$15,646.25
Late Charges	\$ 231.60
Property Inspections	\$ 175.00
Escrow Deficit	\$ 282.83
Title Work	\$ 470.00
NSF Charges	\$ 81.06
Clerk Filing Fee	\$ 256.60
Service of Process	\$ 180.00
Attorney Fees	\$1,200.00 EST.
Service/Mail (REQ'D BY LAW)	\$ 8.25

(See letter of October 31, 2007 attached hereto as Exhibit "B.")

46. The reinstatement letter was signed and sent out by a legal assistant. (See Exhibit "B" attached hereto.) The legal assistant followed the policies established and instructions given by STERN to sign and send the reinstatement letter to the Plaintiff. The legal assistant's acts specifically followed the policies established by STERN, and were performed with his knowledge, consent, and approval.

47. Further, the reinstatement letter that was sent out was a form letter that was prepared, developed, and/or approved by STERN.

48. It was alleged in the reinstatement letter dated October 31, 2007 that the Plaintiff owed a debt. The amounts sought in the reinstatement letter included a mortgage payment and late charges which were not "currently due and owing" as of October 31, 2007. The reinstatement letter was a letter communication sent to the Plaintiff by the Defendants. In addition, the late charges, property inspection fees, title work charge, service of process fees, and/or attorney's fees, were not currently due and owing as of October 31, 2007 and/or were unreasonable, excessive, invalid, not actually incurred, or were for services not performed. (See Exhibit "B" attached hereto.)

49. Defendant STERN prepared, developed, and/or approved the unlawful, misleading, unfair and deceptive letter that was sent to Class Representative, RORY HEWITT and all other borrowers who requested reinstatement of their mortgages as stated herein, and attempted to assess fees and expenses which were not incurred, not legitimate, were in excess of the amount incurred, unreasonable, excessive, were for services not performed, or which were not due and owing.

50. STERN and DJS, P.A. have engaged in the collection of consumer debts in Palm Beach County and throughout the State of Florida. Defendants have a longstanding business practice of charging fees and costs to borrowers who request reinstatement of their mortgage, amounts which are not incurred, are unreasonable and excessive, are not authorized by Florida law and/or claiming said amounts are "currently due and owing,"

when said amounts are not "currently due and owing," and Defendants have continued such practice.

51. STERN himself was and is responsible for the policy of charging fees and costs and other amounts which are not incurred, are unreasonable, excessive, not authorized by Florida law, and not currently due and owing. STERN knew that DJS, P.A. was attempting to collect these fees, costs, charges, and other amounts from Rory Hewitt and other borrowers, and STERN approved DJS, P.A.'s attempts to collect said amounts, and STERN was responsible for these debt collection activities.

52. Defendants STERN and DJS, P.A. are engaged in commerce in the State of Florida, as defined by §501.203(8), Florida Statutes, and are therefore subject to the provisions contained in §501.201 *et seq.*, Florida Statutes, the Florida Deceptive and Unfair Trade Practices Act (FDUTPA).

53. Class Representative, RORY HEWITT, is a "consumer" as defined by §501.203(7), Florida Statutes, and as such is entitled to the protection of FDUTPA.

54. Defendants STERN and DJS, P.A. violated Fla. Stat. §501.201 by:

- (a) Charging Class Representative, RORY HEWITT, and other mortgagors of COUNTRYWIDE HOME LOANS, INC., expenses and/or fees that were not incurred, were unreasonable, excessive, were in excess of the amount incurred, or were for services which were not performed;



- (b) Charging Class Representative, RORY HEWITT, and other mortgagors of COUNTRYWIDE HOME LOANS, INC..., expenses and/or fees to which they had no right and which they knew they had no right to charge;
- (c) Charging Class Representative, RORY HEWITT, and other mortgagors of COUNTRYWIDE HOME LOANS, INC..., expenses and/or fees which were not incurred, were unreasonable, excessive, or were not due, at a time when the mortgagors were in a position in which they had to pay the alleged fees in order to have their mortgages reinstated in order to protect their homes from being foreclosed;
- (d) Charging Class Representative, RORY HEWITT, and other mortgagors of COUNTRYWIDE HOME LOANS, INC..., expenses and/or fees which were not currently due and owing;
- (e) Charging Class Representative, RORY HEWITT, and other mortgagors of COUNTRYWIDE HOME LOANS, INC..., mortgage payments and/or late charges which were not currently due and owing at the time;
- (f) Claiming costs of \$ 470.00 for "title work" performed at an excessive cost by an affiliate of COUNTRYWIDE HOME LOANS, INC., when said title work could have been performed at a more reasonable cost;
- (g) Charging Class Representative, RORY HEWITT for "process service," which included amounts charged and collected for service of process on

non-existent persons which were unnecessary and without lawful justification.

55. STERN approved and was responsible for these debt collection policies and implemented them in the debt collection activities of DJS, P.A.

56. As a result of Defendants STERN and DJS, P.A.'s violations of FDUTPA, Class Representative HEWITT has been aggrieved and is thus entitled to damages under the FDUTPA.

57. As a result of Defendants STERN and DJS, P.A.'s violations of FDUTPA, Class Representative HEWITT has been forced to retain undersigned counsel and has agreed to pay them a reasonable fee for their services.

WHEREFORE, Class Representative, RORY HEWITT, respectfully requests this Court enter an Order granting the following relief:

a. enter a declaratory judgment to the effect that the Defendants have engaged in unfair, unconscionable, and deceptive business practices, in violation of the FDUTPA as set forth in §501.211(1), Florida Statutes;

b. enter a prohibitive injunction enjoining the Defendants from further violations of the FDUTPA and further requiring the return of all ill gotten gains received by charging said amounts; and

c. award Class Representative, Rory Hewitt, damages pursuant to §501.211(2), Florida Statutes; and

d. award Class Representative, RORY HEWITT, reasonable attorneys' fees and costs incident to the bringing of this action, pursuant to §501.211 Florida Statutes.

PLAINTIFF DEMANDS TRIAL BY JURY ON ALL ISSUES SO TRIABLE.

**CERTIFICATE OF SERVICE**

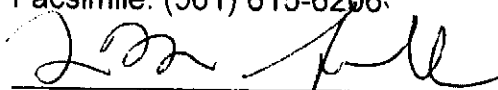
I HEREBY CERTIFY that a true and correct copy of the foregoing was furnished via U.S. Mail to Jeffrey Tew, Esq., Tew Cardenas, LLP, Four Seasons Tower, 15<sup>th</sup> Floor, 1441 Brickell Avenue, Miami, FL 33131 this 23<sup>rd</sup> day of October, 2009.

COUNSEL FOR PLAINTIFF

KIRK FRIEDLAND, ESQ.  
250 S. Australian Ave. Suite 601  
West Palm Beach, FL 33401  
Telephone: 5(61) 655-8200  
Facsimile: (561) 655-1389  
FL BAR NO.: 218571

SILBER VALENTE & DAVIS  
1806 Old Okeechobee Road  
West Palm Beach, Florida 33409  
Telephone: (561) 615-6200  
Facsimile: (561) 615-6206

BY:



Louis M. Silber, Esquire  
FL BAR NO.: 176031

This instrument was prepared by:

FMC MORTGAGE, INC.  
6800 JERICHO TURNPIKE  
SYOSSET, NY 11791

After Recording Return To:  
FMC MORTGAGE, INC.

6800 JERICHO TURNPIKE  
SYOSSET, NY 11791

LOAN NO.: 050912009

ESCROW NO.:  
TITLE NO.: NSS-3733-FL  
PARCEL NO.:

NKS 3733-FL  
11/05/2006 16:38:10

CFN 20060009468  
OR BK 19762 PG 0571  
RECORDED 01/05/2006 16:38:10  
Palm Beach County, Florida  
ANT 223,000.00  
Deed Doc 780.50  
Intang 446.00  
Sharon R. Bock, CLERK & COMPTROLLER  
Pgs 0571 - 586; (16pgs)

MIN NO.: 100357700509120095

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## 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 DECEMBER 21, 2005, together with all Riders to this document.

(B) "Borrower" is  
RORY HEWITT AND HOLLY HEWITT, HIS WIFE

Borrower is the mortgagor under this Security Instrument.

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

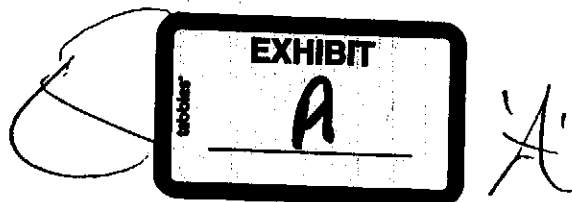
(D) "Lender" is  
FMC MORTGAGE, INC.

Lender is a INCORPORATED organized and existing under the laws of New York. Lender's address is 6800 JERICHO TURNPIKE, SYOSSET, NY 11791

FLORIDA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT - MERS  
DocuSign Services, Inc. FORM MORTGAGE-3111

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ORIGINAL

Form 3010 1/01



(E) "Note" means the promissory note signed by Borrower and dated DECEMBER 21, 2005. The Note states that Borrower owes Lender TWO HUNDRED TWENTY THREE THOUSAND AND 00/100 Dollars (U.S. \$ 223,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than JANUARY 01, 2036.

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

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

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

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

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

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

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

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

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

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

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

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

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

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# TRANSFER OF RIGHTS IN THE PROPERTY

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

PALM BEACH

(Name of Recording Jurisdiction)

(Type of Recording Jurisdiction)

ASSESSOR'S PARCEL NO. 00-40-43-10-00-000-4140

## PARCEL NO.:

which currently has the address of 18727 ORANGE GROVE BLVD

LOXAHATCHEE

(City/Town)

Florida

(State)

33470

(Zip Code)

("Property Address")

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

BORROWER COVENANTS that Borrower is lawfully seized 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.

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**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

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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,

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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

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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

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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.

**16. 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 16 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).

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

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

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

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

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

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

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

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

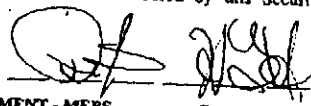
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If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days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

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

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

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

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

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

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

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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.

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

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

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

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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 nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

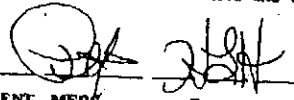
23. **Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered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

LOAN NO.: 050912009

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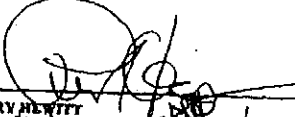
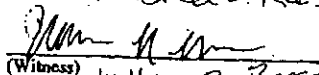



24. Attorneys' Fees. As used in this Security Instrument and the Note, "attorneys' fees" shall include any attorneys' fees awarded by an appellate court and any attorneys' fees incurred in a bankruptcy proceeding.

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

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

Signed, sealed and delivered in the presence of:

 (Witness) Andrea S. Reese	 HOLLY HEWITT	(Seal) -Borrower
 (Witness) William R. Reese	 HOLLY HEWITT	(Seal) -Borrower
	* 18727 Orange Grove Blvd Loxahatchee, Florida 33470	(Seal) -Borrower
		(Seal) -Borrower
		(Seal) -Borrower
		(Seal) -Borrower

LOAN NO.: 050912009

FLORIDA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT - MERS  
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[Space Below This Line For Acknowledgment]

STATE OF FLORIDA

COUNTY OF Palm Beach

} ss

I hereby certify that on this day, before me, an officer duly authorized in the state aforesaid and in the county aforesaid to take acknowledgements, personally appeared RORY HEWITT AND HOLLY HEWITT

to me known to be the person(s) described in and who executed the foregoing instrument and acknowledged before me that \_\_\_\_\_ executed the same for the purpose therein expressed.

WITNESS my hand and official seal in the county and state aforesaid this 21 day of December, 2005.

My commission expires: 1-1-06

ANDREA S. REESE  
NOTARY PUBLIC - STATE OF FLORIDA  
COMMISSION # 00077264  
EXPIRES 01/01/2006  
BONDED THRU 1-888-NOTARY1

Andrea S. Reese  
Notary Public

(Notarial Seal)

LOAN NO.: 050912009

FLORIDA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT - MERS  
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### **EXHIBIT A**

THE FOLLOWING DESCRIBED REAL PROPERTY SITUATE IN THE CITY OF LOXAHATCHEE, COUNTY OF PALM BEACH, AND STATE OF FLORIDA, TO WIT:

ALL THAT CERTAIN LAND SITUATED IN PALM BEACH COUNTY, FLORIDA, VIZ:

TRACT NO. S-384

THE WEST 239.7 FEET OF THE EAST 3969.6 FEET OF THE NORTH 247.9 FEET OF THE SOUTH 3142.7 FEET OF SECTION 10, TOWNSHIP 43 SOUTH, RANGE 40 EAST, PALM BEACH COUNTY, FLORIDA.

TAX ID #: 00-40-43-10-00-000-4140

BY FEE SIMPLE DEED FROM SUPREME BUILDERS, INC., A FLORIDA CORPORATION AS SET FORTH IN DEED BOOK 12790, PAGE 1586 AND RECORDED ON 8/4/2001, PALM BEACH COUNTY RECORDS.

THE SOURCE DEED AS STATED ABOVE IS THE LAST RECORD OF VESTING FILED FOR THIS PROPERTY. THERE HAVE BEEN NO VESTING CHANGES SINCE THE DATE OF THE ABOVE REFERENCED SOURCE.

# Law Offices of David J. Stern, P.A.

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Managing Attorney

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Plantation, FL 33324

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Samuel H. Silverplate  
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Robyn R. Katz  
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Frederic J. Di Spigno  
Michelle K. Maxon  
James Suglia  
Sandra Ann Little  
Danton A. Valladures  
Sandra H. W. Hankin  
Halima Trepkov-Cegielicki  
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Elsa Hernandez Shum  
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Thomas Kucera  
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Benjamin J. Herbst  
Dianne L. Torres  
Arthur J. Berk  
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Laura Tapscott  
Judith Kaser Lamei  
\*Of Counsel

\*\*\* CERTIFIED FUNDS ONLY \*\*\*

FUNDS MUST BE RECEIVED BY NOVEMBER 8, 2007.  
THIS LETTER IS FOR SETTLEMENT PURPOSES ONLY.

OCTOBER 31, 2007

RORY HEWITT  
18727 ORANGE GROVE BLVD  
LOXAHATCHEE, FL. 33470

RE: LOAN #: 116255084  
MORTGAGOR: RORY HEWITT AND HOLLY HEWITT  
PROPERTY ADDRESS: 18727 ORANGE GROVE BLVD., LOXAHATCHEE, FL. 33470  
OUR FILE #: 07-08919(CWF)

DEAR SIR/MADAM:

PURSUANT TO YOUR REQUEST FOR REINSTATEMENT FIGURES AS TO THE ABOVE REFERENCED LOAN, THE FOLLOWING IS A BREAKDOWN OF THE SUMS CURRENTLY DUE AND OWING:

	TOTAL DUE TO BANK:	\$16,986.74
MONTHLY MORTGAGE PAYMENTS:	\$15,646.25	
LATE CHARGES	\$ 231.60	
PROPERTY INSPECTIONS	\$ 175.00	
ESCROW DEFICIT:	\$ 282.83	
TITLE WORK:	\$ 470.00	
NSF CHARGES:	\$ 81.06	

THIS FIGURE DOES NOT INCLUDE ANY ESCROW SHORTAGE THAT MAY HAVE ACCRUED. UPON APPLICATION OF THE REINSTATEMENT AMOUNT, THE LOAN WILL BE REANALYZED AND THE MONTHLY PAYMENT WILL BE ADJUSTED ACCORDINGLY.

CLERK FILING FEE	ATTORNEY FEES & COSTS:	\$ 1,633.85
SERVICE OF PROCESS	\$ 265.60	
ATTORNEY FEES	\$ 180.00	
SERVICE/MAIL (REQ'D BY LAW):	\$ 1,200.00 EST.	
	\$ 8.25	

TOTAL AMOUNT DUE: \$18,540.59

PLEASE NOTE THAT FUNDS MUST BE TENDERED IN THE FORM OF CERTIFIED CHECK OR MONEY ORDER DRAWN ON A U.S. BANK MADE PAYABLE TO THE LAW OFFICES OF DAVID J. STERN, P.A. TRUST ACCOUNT TRUST ACCOUNT AND ESCROW ACCOUNT CHECKS WILL NOT BE ACCEPTED UNDER ANY CIRCUMSTANCES. THE FUNDS MUST BE RECEIVED IN OUR OFFICE NO LATER THAN THE CLOSE OF BUSINESS ON NOVEMBER 8, 2007. FUNDS RECEIVED AFTER THIS DATE WILL NOT BE ACCEPTED. ALSO, PLEASE PROVIDE YOUR CORRECT CURRENT MAILING ADDRESS IN THE EVENT THERE IS AN OVERAGE AND YOU ARE DUE A REFUND.

ADDITIONALLY, YOU MUST CONTACT THIS OFFICE PRIOR TO TENDERING ANY FUNDS TO VERIFY THE TOTAL AMOUNT DUE. THE FORECLOSURE ACTION WILL CONTINUE UNTIL ALL FUNDS ARE RECEIVED AND ACCEPTED BY THIS OFFICE. ACCEPTANCE OF FUNDS IS SUBJECT TO FINAL APPROVAL BY OUR CLIENT.

SHOULD YOU HAVE ANY QUESTIONS, OR REQUIRE ADDITIONAL INFORMATION, PLEASE DO NOT HESITATE TO CONTACT THIS OFFICE.

SINCERELY,



SAMANTHA CHOULOUE  
LEGAL ASSISTANT  
REINSTATEMENT/PAYOFF DEPARTMENT

\*\*\* CERTIFIED FUNDS ONLY \*\*\*

THE CREDITORS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT FROM THE DEBTOR. ANY INFORMATION OBTAINED FROM THE DEBTOR WILL BE USED FOR THAT PURPOSE.

# Law Offices of David J. Stern, P.A.

David J. Stern  
Managing Attorney

801 S. University Drive Suite 500  
Plantation, FL 33324

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