

Property and Ownership Information			
Name	ERNESTINA MINTON AND RANDALL DOUGLAS MINTON	Completed Date	01/12/2016
		Index Date	01/10/2016
Property Address	2733 BENTLEY COURT, DELTONA, FL 32738	Report Type	Current Owner Search
APN# / Parcel # / PIN#	8130-34-39-0050	County	VOLUSIA
Short Legal Description	LT 5 BLK 896 DELTONA LAKES	Full Legal Description	See attached Deed
Searcher's Notes:			

Vesting Information			
Grantee(s)/Deed Owner	ERNESTINA MINTON AND RANDALL DOUGLAS MINTON, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP	Deed Date	06/12/2006
Grantor / Prior Owner	ERNESTINA MINTON	Recorded Date	06/12/2006
Consideration (\$)	1.00	Instr Book/Page#	5849/4340
Sale Price(\$)		Deed Type	Quitclaim Deed
Notes			

Chain Of Title 1			
Grantee(s)/Deed Owner	ERNESTINA MINTON, A SINGLE WOMAN	Deed Date	03/24/2006
Grantor / Prior Owner	CANDIDA DETRES A SINGLE WOMAN	Recorded Date	03/30/2006
Consideration (\$)	10.00	Instr Book/Page#	5796/2411
Sale Price(\$)		Deed Type	Warranty Deed
Notes			

This title search report was performed in accordance with generally accepted standards. This report may not contain information affecting above real estate property that can not be indexed due to different spelling of owner's name or incorrectly recorded parcel number or recorder clerk error. The Report covers only liens of record found during the period of the search. ProTitleUSA is not responsible for any chain of title defects and chain of title breaks and only reports what's recorded in the public records.



Open Mortgages Information 1						
Borrower	ERNESTINA MINTON, AN UNMARRIED WOMAN, RANDALL DOUGLAS MINTON ,			Date Signed	04/23/2007	
Lender	MERS as nominee for COLDWELL BANKER HOME LOANS			Date Recorded	05/15/2007	
Trustee				Instr Book/Page#	6059 / 4071	
Mortgage Type	MORTGAGE			Original Amount(\$)	153,774.55	
Comments				Mortgage Maturity Date	05/01/2047	
Related Documents for Mortgage 1						
Document Type	Instrument	Book	Page	Recording Date	Assignor Name	Assignee Name
Modification of Mortgage (or DoT)		6542	4468	12/06/2010		
Assignment of Mortgage (or DoT)		7049	1961	11/03/2014	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR COLDWELL BANKER HOME LOANS, ITS SUCCESSORS AND ASSIGNS	ROCKTOP PARTNERS I, LLP
Corrective Assignment		7151	2395	08/14/2015	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR COLDWELL BANKER HOME LOANS	ROCKTOP PARTNERS I, LP
Lis Pendens (Notice of Pendency or Notice of Default)		7205	212	01/11/2016	ROCKTOP PARTNERS I, LP / CASE NO. 2016-10015-CIDL W/ CASE INFORMATION	

Active Judgments and Liens
No active judgments or liens found.

Property Tax Status			
Tax Year	Property Tax Status	Date (Due Paid)	Amount(\$)
2015	Due	03/31/2016	541.52
2014	Paid	11/24/2015	507.36

No prior years delinquent taxes found.
Treasurer's Phone Number:

Property Tax Assessed Value			
Tax Year	Land Value(\$)	Improvements(\$)	Total Assessed(\$)
2015			55,645.00

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ProTitleUSA
Nationwide Title Due Diligence

E-mail: info@protitleusa.com

Phone: (888) 878-8081

Fax: (888) 524-5996

Additional Information
Annual Tax Amount(\$): 541.52
HOA Name: N/A
- CERTIFICATION OF DEATH FOR ERNESTINA MINTON - 7152/4130 RECORDED ON 08/18/2015

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Volusia County Property Appraiser

Morgan B. Gilreath Jr.
M.A., A.S.A., C.F.A.



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Parcel Information: 8130-34-39-0050 **2016 Working Tax Roll** Last Updated: 01-17-2016

Owner Name and Address

Alternate Key	2768983	Parcel Status	Active Parcel (Real Estate)
Short Parcel ID	8130-34-39-0050	Mill Group	016 Deltona
Full Parcel ID	30-18-31-34-39-0050	2015 Final Mill Rate	24.46010
Created Date	20 DEC 1981		
Property Class	01 Single Family		
Ownership Type	Fee Simple	Ownership Percent	100
Owner Name	MINTON RANDALL DOUGLAS		
Owner Name/Address 1			
Owner Address 2	2733 BENTLEY CT		
Owner Address 3	DELTONA FL		
Owner Zip/Postal Code	32738		
Situs Address	2733 BENTLEY CT DELTONA 32738		

Legal Description

LOT 5 BLK 896 DELTONA LAKES UNIT 34 MB 27 PGS 134-142 INC PER OR 5042 PG 4404 PER OR 5796 PG 2411 PER OR 5849 PG 4340 PER OR 7152 PG 4130

Sales History

Book	Page	Sale Date	Sale Instrument	Qualified Unqualified	Improved	Sale Price
5849	4340	06/2006	Quit Claim Deed	Unqualified Sale	Yes	100
5796	2411	03/2006	Warranty Deed	Qualified Sale	Yes	165,000
5042	4404	03/2003	Warranty Deed	Qualified Sale	Yes	84,713
4954	2479	07/2002	Warranty Deed	Distress sale	Yes	10
4916	2768	07/2002	Certificate of Title	Institutional / bank	Yes	100
4590	2624	08/2000	Certificate of Title	Unqualified Sale	Yes	100
4502	3912	11/1999	Warranty Deed	Qualified Sale	Yes	83,000
4454	2287	06/1999	Unknown	Qualified Sale	Yes	59,465
4303	1208	04/1998	Unknown	Qualified Sale	No	7,300

History of Values

Year	Land	Bldg(s)	Misc. Impr.	Just Value	School Assessed	Non-School Assessed	School Exemption	School Taxable	Non-School Exemption	Non-School Taxable
2015	8,495	64,626	0	73,121	55,645	55,645	25,000	30,645	5,645	25,000
2014	8,880	56,277	0	65,157	55,203	55,203	25,000	30,203	5,203	25,000

[Display Value History](#)

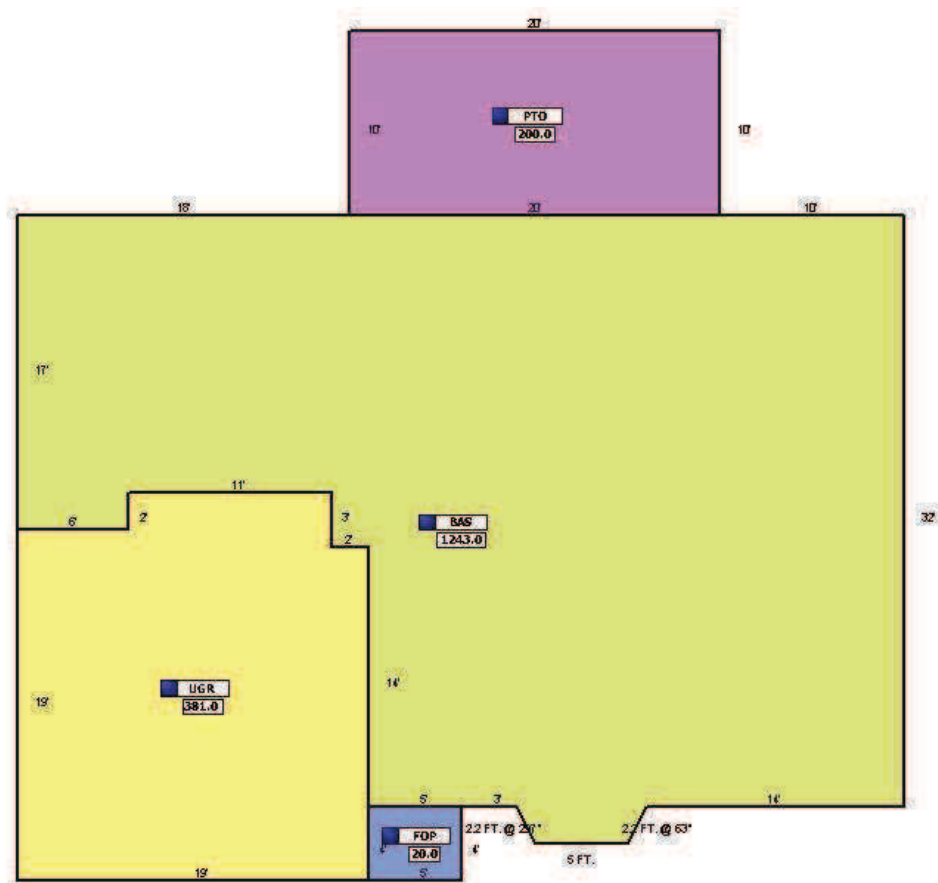
Land Data

Code	Land Use Type	Frontage	Depth	No. Units	Unit Type	Rate	Depth	Loc	Shp	Phy	Just Value
0101	IMP PVD THRU .49 AC	77.0	126.0	77.00	FRONT FEET	110.01	100	100	100	100	8,495
Neighborhood	8383 DELTONA LAKES UNIT 34										
											Total Land Classified 0
											Total Land Just 8,495

Building Characteristics

Building Number: 47660 (Building 1 of 1)

Bldg. No.	Improvement Type	Base Perimeter	Year Built	Quality Grade	Architecture	Phys. Depr.	Func. Obs.	Loc. Obs.	Next Review
47660	Single Family		166 1999	300		5%	0%	0%	2999
Roof Type	HIP	Floors		Carpet	Bedrooms	3	4 Fixture Bath		0
Roof Cover	ASPHALT SHINGL	Wall Type		Drywall	X Fixture Bath	0	5 Fixture Bath		0
Heat Type1	Forced Ducted	Heat Source1		Electricity	2 Fixture Bath	0	6 Fixture Bath		0
Heat Type2		Heat Source2			3 Fixture Bath	2	7 Fixture Bath		0
Foundation	Concrete Slab	Year Remodeled			Fireplaces	0	A/C		Yes
Section Number	Area Type	Exterior Wall Type	Number Stories	Year Built	Attic Finish	Bsmt Area	Bsmt Finish	Floor Area	
001	Res BASE Area (BAS)	CONC OR CINDER BLOCK	1.0	1999	N	0%	0%	1243 Sq. Feet	
002	Patio (PTO)	Non-Applicable	1.0	1999	N	0%	0%	200 Sq. Feet	
003	Unfinished Garage (UGR)	Non-Applicable	1.0	1999	N	0%	0%	381 Sq. Feet	
004	Porch, Open Finished (FOP)	Non-Applicable	1.0	1999	N	0%	0%	20 Sq. Feet	



Parcel Notes (Click button below to display Parcel Notes)

[Display Notes](#)

Planning and Building

Permit Number	Permit Amount	Date Issued	Date Complete	Construction Description	Occupancy Number	Occupancy Bldg
14699806B	89,500	06-10-1998		SINGLE FAMILY-DETACH		0
19980623013	0	06-23-1998	06-23-1998	IMPACT CITY		0

[Display Permits](#)

Total Values

Land Value	8,495	New Construction Value	0
Building Value	64,626	City Econ Dev/Historic	0
Miscellaneous	0		
Just Value	73,121	Previous Just Value	73,121
School Assessed	55,645	Previous School Assessed	55,645
Non-School Assessed	55,645	Previous Non-School Assessed	55,645
Exemption Value	25,000	Previous Exemption Value	25,000
Additional Exemption Value	5,645	Previous Additional Exemption Value	5,645
School Taxable	30,645	Previous School Taxable	30,645
Non-School Taxable	25,000	Previous Non-School Taxable	25,000

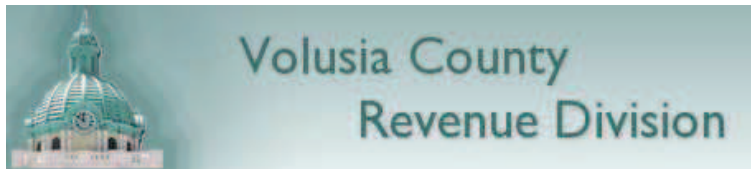
[MapIT](#) [PALMS](#) [Map Kiosk](#)

MapIT: Your basic parcel record search including lot dimensions.

PALMS: Basic parcel record searches with enhanced features.

Map Kiosk: More advanced tools for custom searches on several layers including parcels.





Real Estate Account At 2733 BENTLEY, DELTONA

Real Estate Account #813034390050

Parcel details

Latest bill

Full bill history

Pay All: \$541.52

2015

\$541.52 due

2014

PAID

2013

PAID

2012

PAID

...

1999

PAID

County of Volusia

Real Estate 2015 Annual Bill

Print this bill (PDF)

Volusia County Revenue Division

Notice of Ad Valorem Taxes and Non-ad Valorem Assessments

Account number	Alternate key	Escrow code	Millage code
813034390050	2768983	—	016

Pay this bill: \$541.52

The total in each box already reflects the discount. Please pay only one amount. See reverse side for other instructions and information.

Owner
MINTON RANDALL DOUGLAS
2733 BENTLEY CT
DELTONA, FL 32738

Situs address
2733 BENTLEY
DELTONA

Legal description
LOT 5 BLK 896 DELTONA LAKES UNIT 34 MB 27 PGS 134-142 INC PE R OR 5042 PG 4404 PER OR
5796 ...

Full legal available: Parcel details

Ad Valorem Taxes

Taxing authority	Millage	Assessed	Exemption	Taxable	Tax
COUNTY	6.87090	55,645	55,645	0	\$0.00
VOLUSIA FOREVER	0.07390	55,645	55,645	0	\$0.00
VOLUSIA ECHO	0.20000	55,645	55,645	0	\$0.00
VOLUSIA FOREVER I&S 2005	0.12610	55,645	55,645	0	\$0.00
SCHOOL	7.19700	55,645	25,000	30,645	\$220.55
DELTONA	7.99000	55,645	55,645	0	\$0.00
ST JOHNS RIVER WATER MGMT	0.30230	55,645	30,645	25,000	\$7.56
FLORIDA INLAND NAVIGATION DIST	0.03200	55,645	30,645	25,000	\$0.80
WEST VOLUSIA HOSPITAL AUTHORITY	1.66790	55,645	30,645	25,000	\$41.70
Total	24.46010				\$270.61

Non-Ad Valorem Assessments

Levying authority	Rate	Amount
DELTONA GARBAGE		\$173.96
DELTONA IMPROVED STORMWATER-RES		\$108.00
Total		\$281.96

Combined taxes and assessments: \$552.57

If paid by:	Nov 30,	Dec 31,	Jan 31,	Feb 29,	Mar 31,
Please	2015	2015	2016	2016	2016
pay:	\$530.47	\$535.99	\$541.52	\$547.04	\$552.57

Pay this bill: \$541.52



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Real Estate Account At 2733 BENTLEY, DELTONA

Real Estate Account #813034390050

[Parcel details](#)

[Latest bill](#)

[Full bill history](#)

Pay All: \$541.52

2015

\$541.52 due

2014

PAID

2013

PAID

2012

PAID

...

1999

PAID

County of Volusia

Real Estate 2014 Annual Bill

[Print this bill \(PDF\)](#)

Volusia County Revenue Division

Notice of Ad Valorem Taxes and Non-ad Valorem Assessments

Account number	Alternate key	Escrow code	Millage code
813034390050	2768983	100530	016

PAID 2014-11-24 \$507.36

Receipt #EEEX-14-00000282

The total in each box already reflects the discount. Please pay only one amount. See reverse side for other instructions and information.

Owner

MINTON RANDALL DOUGLAS
2733 BENTLEY CT
DELTONA, FL 32738

Situs address

2733 BENTLEY
DELTONA

Legal description

LOT 5 BLK 896 DELTONA LAKES UNIT 34 MB 27 PG 134-142 PER OR 5042 PG 4404 PER OR 5796 PG 2
...

Full legal available: [Parcel details](#)

Ad Valorem Taxes

Taxing authority	Millage	Assessed	Exemption	Taxable	Tax
COUNTY	6.87090	55,203	55,203	0	\$0.00
VOLUSIA FOREVER	0.06270	55,203	55,203	0	\$0.00
VOLUSIA ECHO	0.20000	55,203	55,203	0	\$0.00
VOLUSIA FOREVER I & S - 2005	0.13730	55,203	55,203	0	\$0.00
SCHOOL	7.33600	55,203	25,000	30,203	\$221.57
DELTONA	7.99000	55,203	55,203	0	\$0.00
ST JOHNS RIVER WATER MGMT	0.31640	55,203	30,203	25,000	\$7.91
FLORIDA INLAND NAVIGATION DIST	0.03450	55,203	30,203	25,000	\$0.86
W VOLUSIA HOSPITAL AUTHORITY	1.92370	55,203	30,203	25,000	\$48.09
Total	24.87150				\$278.43

Non-Ad Valorem Assessments

Levying authority	Rate	Amount
DELTONA GARBAGE		\$173.96
STORMWATER IMPROVED PROPERTY		\$76.11
Total		\$250.07

Combined taxes and assessments: \$528.50

If paid by: Nov 30,
Please 2014
pay: \$0.00

PAID 2014-11-24 \$507.36
Receipt #EEX-14-00000282



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06/12/2006 03:57 PM
Doc stamps .70
(Transfer Amt \$ 1)
Instrument# 2006-148862 # 1
Book: 5849
Page: 4340
Diane M. Matousek
Volusia County, Clerk of Court

Prepared by and Return to:
Name: ERNESTINA MINTON
Address: 2733 BENTLEY COURT
DELTONA, FL 32738

This Quit-Claim Deed, Executed this 1st day of June, A.D. 2006, by ERNESTINA MINTON with address of: 2733 Bentley Court, DELTONA, FL 32738 (Grantor/s), to: ERNESTINA MINTON AND RANDALL DOUGLAS MINTON, joint tenants with right of survivorship, with address of: 2733 Bentley Court, DELTONA, FL 32738 (Grantee/s):

(Wherever used herein the terms "Grantor" and "Grantee" shall include, singular and plural, all the parties to this instrument, the heirs, legal representatives, and assigns of individuals, and the successors and assigns of corporations, wherever the context so admits or requires.)

Witnesseth, That the Grantor, for and in consideration of the sum of One Dollar (\$1.00) in hand paid by the Grantee, the receipt whereof is hereby acknowledged, does hereby remise, release, and quit-claim unto the said Grantee, all the right, title, interest, claim and demand which the said first party has in and to the following described lot, piece or parcel of land, situated, lying and being in the County of Volusia, State of Florida, to wit:

LOT 5 BLOCK 896 DELTONA LAKES UNIT 34

This deed was prepared without the issuance of title insurance. The preparer of this instrument assumes no liability for the status of the title. The Property being conveyed herein is given for and in consideration of One Dollar (\$1.00) and is subject to minimum documentary stamp tax in accordance with FAC Rule 12B-4.014(2)(b).

Subject to all covenants, conditions, easements, agreements and restrictions of record, including all matters and all access dedication rights set forth on the respective plats of the Property.

TO HAVE AND TO HOLD the same together with all and singular the appurtenances thereunto belonging or in anywise appertaining, and all the estate, right, title, interest, lien, equity and claim whatsoever of the said GRANTOR, either in law or equity to the only proper use, benefit and behalf of the said GRANTEE in fee simple forever.

IN WITNESS WHEREOF, the said Grantor/s has/have hereunto set his/her hand and seal the day and year first above written.

Witness Whereof, in our presence this day of 6/12, A.D. 2006.

[Signature] Witness Signature
[Signature] Witness Signature

[Signature]
(Signature Grantor)
ERNESTINA MINTON
Printed Name

STATE OF FLORIDA
COUNTY OF VOLUSIA

I hereby certify that on this day, before me, Ernestina Minton ☐ personally known to me or who have/has produced ☒ Florida Drivers License as identification freely and voluntarily personally appeared before me in the presence of the witnesses listed above and executed the foregoing instrument and acknowledged before me that he/she executed same. Witness my hand and official seal in the County and State aforesaid this 12th day of June, 2006.

[Notary Seal]



Sherry K. Rand
My Commission DD295763
Expires May 29, 2008

[Signature]
Notary Signature
Sherry K. Rand
Printed Notary Signature

M9790

03/30/2006 10:52 AM
Doc stamps 1155.00
(Transfer Amt \$ 165000)
Instrument# 2006-077975 # 1
Book: 5796
Page: 2411
Diane M. Matousek
Volusia County, Clerk of Court

**WARRANTY DEED
INDIVID. TO INDIVID.**

Return to AND PREPARED BY MERCEDES M MORALES
Name: FIRST SOUTHWESTERN TITLE
Address: 5965 RED BUG LAKE ROAD, SUITE 221
WINTER SPRINGS, FL 32708

This Instrument Prepared by: MERCEDES M MORALES
Address:

2250 Lucien Way

Property Appraisers Parcel Identification (Folio) Number(s):

File #: M9790

SPACE ABOVE THIS LINE FOR RECORDING DATA

This Warranty Deed Made the 24th day of March A.D. 2006 by CANDIDA DETRES A Single WOMAN hereinafter called the grantor, to ERNESTINA MINTON, A SINGLE WOMAN whose post office address is 2733 BENTLEY CT., DELTONA, FL 32738 hereinafter called the grantee:

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

Witnesseth: That the grantor, for and in consideration of the sum of \$10.00 and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the grantee all that certain land situate in Volusia County, State of Florida, viz:

Lot 5, Block 896, DELTONA LAKES UNIT THIRTY-FOUR, according to the Plat thereof as recorded in Plat Book 27, Page 134-142, of the Public Records of Volusia County, Florida.

Subject To covenants, conditions, restrictions, reservations, limitations, easements and agreements of record, if any; taxes and assessments for the year 2006 and subsequent years; and to all applicable zoning ordinances and/or restrictions and prohibitions imposed by governmental authorities, if any,

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

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

And the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land, and hereby warrants the title to said land and will defend the same against the lawful claims of all persons.

In Witness Whereof, the said grantor has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in the presence of:

Witness: MERCEDES M MORALES

Signature CANDIDA DETRES

P.O. Address: 3145 Buck Hill Place
Orlando FL 32817

Printed Name:

Witness:

Printed Name:

Signature

P.O. Address:

STATE OF FLORIDA

COUNTY OF SEMINOLE

The foregoing instrument was acknowledged before me this 24th day of March, 2006 by CANDIDA DETRES who produced CURRENT DRIVER'S LICENSE/STATE ID as identification and who DID take an oath.

Notary Public, State and County Aforesaid

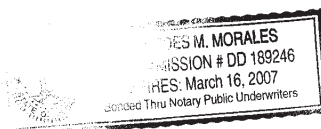
Notary Signature

MERCEDES M MORALES

Printed Notary Signature

My Commission Expires:

SEAL



05/15/2007 09:41 AM
Doc stamps 538.30
Intangible Tax 307.55
Instrument# 2007-110340 # 1
Book: 6059
Page: 4071

Recording Requested by &
When Recorded Return To:
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PO Box 19989
Louisville, KY 40259

This document was prepared by:
Theresa Holmes, Coldwell
Banker Home Loans
3000 Leadenhall Road Mount
Laurel, NJ 08054

[Space Above This Line For Recording Data]

38884832

MORTGAGE

MIN 100020000419514272

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 April 23, 2007 together with all Riders to this document.

(B) "Borrower" is Ernestina Minton, AN UNMARRIED WOMAN, Randall Douglas Minton

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 Coldwell Banker Home Loans

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

Form 3010 1/01

VMP -6A (FL) (0005).02

Page 1 of 16

Initials: *RM*

VMP MORTGAGE FORMS - (800)521-7291

Lender is a **Corporation**
organized and existing under the laws of **Delaware**
Lender's address is **3000 Leadenhall Road Mount Laurel, NJ 08054**

(E) "Note" means the promissory note signed by Borrower and dated **April 23, 2007**
The Note states that Borrower owes Lender **One Hundred Fifty-Three Thousand Seven
Hundred Seventy-Four Dollars and Fifty-Five Cents** Dollars
(U.S. \$153,774.55) plus interest. Borrower has promised to pay this debt in regular Periodic
Payments and to pay the debt in full not later than **May 1st, 2047**

(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"/> 1-4 Family Rider |
| <input type="checkbox"/> VA Rider | <input type="checkbox"/> Biweekly Payment Rider | <input checked="" type="checkbox"/> Other(s) [specify] |

*Low down payment Mortgage
Rider to Security Instrument*

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

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

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

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

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

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

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

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

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

TRANSFER OF RIGHTS IN THE PROPERTY

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

See attached Legal Description

Parcel ID Number:

2733 BENTLEY COURT

DELTONA

("Property Address"):

which currently has the address of

[Street]

[City], Florida 32738

[Zip Code]

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

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

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

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

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.

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

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

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

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

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

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

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

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

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest

shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

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

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

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

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

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

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

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

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

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

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

RDm

Initials: RDm

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 any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the

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

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

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

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

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

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

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

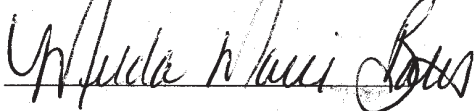
22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default;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

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

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

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

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


MELDA MARIE BATES

 (Seal)
Ernestina Minton -Borrower

2733 BENTLEY COURT DELTONA, FL
32738 (Address)

 (Seal)
Randall Douglas Minton -Borrower

2733 Bentley Court
Deltona, FL 32738 (Address)

(Seal) (Seal)
-Borrower -Borrower

(Address) (Address)

(Seal) (Seal)
-Borrower -Borrower

(Address) (Address)

(Seal) (Seal)
-Borrower -Borrower

(Address) (Address)

STATE OF FLORIDA, VOLUSIA

County ss:

The foregoing instrument was acknowledged before me this April 23rd, 2007

by

Ernestina Minton

3 Randall Douglas Minton

who is personally known to me or who has produced

AK DL

as identification.



Melda Marie Bates
My Commission DD195843
Expires April 12, 2007

Notary Public

Melda Marie Bates

MELDA MARIE BATES



Melda Marie Bates
My Commission DD195843
Expires April 12, 2007

RM
em

LOW DOWN PAYMENT MORTGAGE RIDER TO SECURITY INSTRUMENT

THIS LOW DOWN PAYMENT MORTGAGE RIDER TO SECURITY INSTRUMENT is made this 23rd day of April, 2007, 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 ("Borrower") to secure Borrower's Note to Coldwell Banker Home Loans ("Lender") covering the Property described in the Security instrument and located at:

2733 BENTLEY COURT DELTONA, FL 32738

[Property Address]

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

A. LOW DOWN PAYMENT MORTGAGE RATE REDUCTION

The Note provides for the reduction in the Borrower's interest rate as follows:

1. LOW DOWN PAYMENT MORTGAGE RATE REDUCTION

Borrower has agreed to pay the rate of interest set forth in Section 2 of the Note (the "Note Rate") until the full amount of principal has been paid. Note Holder agrees to decrease the Note Rate by 0.375 percentage point(s) on the earlier of (a) the First Cancellation Date or the Second Cancellation Date, provided that the conditions described in 1.A or 1.B below, as applicable, are satisfied; or (b) the Termination Date, provided that Borrower's monthly payments are current at that time.

A. First Cancellation Date

The "First Cancellation Date" is defined as the date that is the first monthly payment due date after Note Holder has verified that Borrower has satisfied all of the following requirements: (1) Borrower must request cancellation in writing; (2) the mortgage balance: (a) is first scheduled to reach 80% of the original property value; or (b) actually reaches 80% of the original property value; (3) Borrower has demonstrated a Good Payment History (as described below); and (4) the then-current value of the property is at least equal to the original property value. (For purposes of calculating original property value hereunder, Borrower's loan-to-value ratio at origination is 87.87%. In addition, the then-current property value will be based on a new appraisal or broker's price opinion obtained by Note Holder and paid for by Borrower.)

For purposes of the First Cancellation Date, Borrower will have demonstrated a Good Payment History if the Borrower has had neither (1) a payment thirty (30) days or more past due in the twelve (12) months preceding the payment due date immediately prior to the First Cancellation Date, nor (2) a payment sixty (60) days or more past due in the twenty-four (24) months preceding the payment due date immediately prior to the First Cancellation Date. If Borrower has had the mortgage loan for less than twenty-four (24) months, this payment history requirement will be based on the length of time Borrower has had the mortgage loan.

MULTISTATE LOW DOWN PAYMENT MORTGAGE RIDER TO SECURITY INSTRUMENT

B. Second Cancellation Date

The "Second Cancellation Date" is defined as the date that is the first monthly payment due date after Note Holder has verified that Borrower has satisfied all of the following requirements: (1) Borrower must request cancellation in writing; (2) the mortgage balance must be paid down to a point that it: (a) if within 2 to 5 years of the date of this document, reaches 75% of the current property value, or (b) if after 5 years of the date of this document, reaches 80% of the current property value (current property value to be based on a new appraisal obtained by Note Holder and paid for by Borrower); and (3) the loan must have at least a twenty-four (24) month history.

For purposes of the Second Cancellation Date, the Borrower will have demonstrated a Good Payment History if the Borrower has had neither (1) a payment thirty (30) days or more past due in the twelve (12) months preceding the payment due date immediately prior to the Second Cancellation Date, nor (2) a payment sixty (60) days or more past due in the twenty-four (24) months preceding the payment due date immediately prior to the Second Cancellation Date.

C. Termination Date

The "Termination Date" is defined as the earlier of: (1) the date that the mortgage balance is first scheduled to reach 78% of the original value of the property; or (2) the first day of the month after the date that is the mid-point of the original mortgage amortization period.

For purposes of the Termination Date, the Borrower's monthly payments will be deemed to be current if the payment due in the month before the Termination Date, all prior monthly payments, and any outstanding late charges have been paid by the end of the month before the Termination Date. If the Borrower's monthly payments are not current on the Termination Date, the rate will be reduced thereafter on the first payment due date following the date on which Borrower's monthly payments become current.

D. New Payment Amount

If and when the Note Rate is reduced as described above, Note Holder will advise Borrower (1) of the amount of the new monthly payment that would be sufficient to repay the unpaid principal Borrower will owe on the date the Note Rate is reduced, in full on the maturity date at Borrower's new Note Rate in substantially equal payments (the result of the calculation will be Borrower's New Payment Amount"); and (2) the date on which the New Payment Amount is to commence, which shall be the next payment due date after the First Cancellation Date, the Second Cancellation Date, or the Termination Date, as applicable.

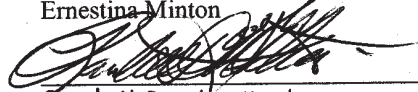
BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Low Down Payment Mortgage Rider to Security Instrument.



Ernestina Minton

(Seal)

-Borrower


Randall Douglas Minton

(Seal)

-Borrower

MULTISTATE LOW DOWN PAYMENT MORTGAGE RIDER TO SECURITY INSTRUMENT

Instrument# 2007-110340 # 20
Book : 6059
Page : 4090
Diane M. Matousek
Volusia County, Clerk of Court

LEGAL DESCRIPTION

**SITUATED IN THE COUNTY OF VOLUSIA AND STATE OF FLORIDA:
LOT 5, BLOCK 896, DELTONA LAKES UNIT THIRTY-FOUR,
ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK
27, PAGES 134-142, OF THE PUBLIC RECORDS OF VOLUSIA COUNTY,
FLORIDA.**



U  X20

MORTGAGE
LOAN# 0041951427
US Recordings

12/06/2010 01:55 PM
Doc stamps 4.55
Intangible Tax 2.54
Instrument# 2010-219269 # 1
Book : 6542
Page: 4468

{Space Above this Line for Recording Date}

Record and Return to:

Mortgage Services
1 Mortgage Way
Mt. Laurel, NJ 08054

ATTN: Document Control
Mail Stop - DC

Loan Number: 0041951427

Min #: 100020000419514272

Original Loan Amount: \$153774.55

Title(s) of Documents: Home Affordable Modification Agreement

Grantor(s): ERNESTINA MINTON,

Grantor's Address: 2733 Bentley Court, DELTONA FL 32738, County of VOLUSIA

Grantee(s): Mortgage Electronic Registration Systems, Inc

Grantee's Address: PO Box 2026, Flint, MI 48501

Full Legal Description is located on page: Last

Reference Book(s) and Page(s): 05/15/2007, 6059 4071

*INCREASED MORTGAGE AMT BY \$1,268.79 FROM
\$153,774.55 TO \$155,043.34.

Investor Loan # **4005344140**
 After Recording Return To:

 This document was prepared by _____

 [Space Above This Line For Recording Data]_____

HOME AFFORDABLE MODIFICATION AGREEMENT (Step Two of Two-Step Documentation Process)

Borrower ("I")¹ ERNESTINA MINTON

Lender or Servicer ("Lender"): PHH

Date of first lien mortgage, deed of trust, or security deed ("Mortgage") and Note ("Note"): 04/27/2007

Loan Number: 0041951427

Property Address ("Property"):

2733 BENTLEY CT

DELTONA FL, 32738

If my representations in Section 1 continue to be true in all material respects, then this Home Affordable Modification Agreement ("Agreement") will, as set forth in Section 3, amend and supplement (1) the Mortgage on the Property, and (2) the Note secured by the Mortgage. The Mortgage and Note together, as they may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Agreement and not defined have the meaning given to them in Loan Documents.

I understand that after I sign and return two copies of this Agreement to the Lender, the Lender will send me a signed copy of this Agreement. This Agreement will not take effect unless the preconditions set forth in Section 2 have been satisfied.

1. **My Representations.** I certify, represent to Lender and agree:

- A. I am experiencing a financial hardship, and as a result, (i) I am in default under the Loan Documents, and (ii) I do not have sufficient income or access to sufficient liquid assets to make the monthly mortgage payments now or in the near future;
- B. I live in the Property as my principal residence, and the Property has not been condemned;
- C. There has been no change in the ownership of the Property since I signed the Loan Documents;
- D. I have provided documentation for **all** income that I receive (and I understand that I am not required to disclose child support or alimony unless I chose to rely on such income when requesting to qualify for the Home Affordable Modification program ("Program"));
- E. Under penalty of perjury, all documents and information I have provided to Lender in connection with this Agreement, including the documents and information regarding my eligibility for the Program, are true and correct;
- F. If Lender requires me to obtain credit counseling in connection with the Program, I will do so; and
- G. I have made or will make all payments required under a Trial Period Plan or Loan Workout Plan.

2. **Acknowledgements and Preconditions to Modification.** I understand and acknowledge that:

- A. If prior to the Modification Effective Date as set forth in Section 3 the Lender determines that any of my representations in Section 1 are no longer true and correct, the Loan Documents will not be modified and this Agreement will terminate. In that event, the Lender will have all of the rights

¹ If more than one Borrower or Mortgagor is executing this document, each is referred to as "I." For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.

and remedies provided by the Loan Documents; and

- B. I understand that the Loan Documents will not be modified unless and until (i) I receive from the Lender a copy of this Agreement signed by the Lender, and (ii) the Modification Effective Date (as defined in Section 3) has occurred. I further understand and agree that the Lender will not be obligated or bound to make any modification of the Loan Documents if I fail to meet any one of the requirements under this Agreement.

3. **The Modification.** If my representations in Section 1 continue to be true in all material respects and all preconditions to the modification set forth in Section 2 have been met, the Loan Documents will automatically become modified on 11/01/2010 (the "Modification Effective Date") and all unpaid late charges that remain unpaid will be waived. I understand that if I have failed to make any payments as a precondition to this modification under a workout plan or trial period plan, this modification will not take effect. The first modified payment will be due on 11/01/2010.

- A. The new Maturity Date will be: 02/01/2048.

- B. The modified principal balance of my Note will include all amounts and arrearages that will be past due as of the Modification Effective Date (including unpaid and deferred interest, fees, escrow advances and other costs, but excluding unpaid late charges, collectively, "Unpaid Amounts") less any amounts paid to the Lender but not previously credited to my Loan. The new principal balance of my Note will be \$155,043.34 (the "New Principal Balance"). I understand that by agreeing to add the Unpaid Amounts to the outstanding principal balance, the added Unpaid Amounts accrue interest based on the interest rate in effect under this Agreement. I also understand that this means interest will now accrue on the unpaid Interest that is added to the outstanding principal balance, which would not happen without this Agreement.

- C. Interest at the rate of 3.458% will begin to accrue on \$155,043.34 New Principal Balance as of 10/01/2010 and the first new monthly payment on the New Principal Balance will be due on 11/01/2010. My payment schedule for the modified Loan is as follows:

Years	Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Estimated Monthly Mortgage Insurance Amount*	Estimated Monthly Escrow Payment Amount*	Total Monthly Payment*	Payment Begins On	Number of Monthly Payments
[1-5]	3.458%	10/01/2010	\$ 617.36	\$.00	\$ 183.71	\$ 801.07	11/01/2010	60
[6-Life]	4.375%	10/01/2015	\$ 694.40	\$.00	\$ 183.71	\$ 878.11	11/01/2015	387

*The escrow payments may be adjusted periodically in accordance with applicable law and therefore my total monthly payment may change accordingly.

The above terms in this Section 3.C. shall supersede any provisions to the contrary in the Loan Documents, including but not limited to, provisions for an adjustable or step interest rate.

I understand that, if I have a pay option adjustable rate mortgage loan, upon modification, the minimum monthly payment option, the interest-only or any other payment options will no longer be offered and that the monthly payments described in the above payment schedule for my modified loan will be the minimum payment that will be due each month for the remaining term of the loan. My modified loan will not have a negative amortization feature that would allow me to pay less than the interest due resulting in any unpaid interest to be added to the outstanding principal balance.

- D. I will be in default if I do not comply with the terms of the Loan Documents, as modified by this Agreement.

- E. If a default rate of interest is permitted under the Loan Documents, then in the event of default under the Loan Documents, as amended, the interest that will be due will be the rate set forth in Section 3.C.

4. **Additional Agreements.** I agree to the following:

- A. That all persons who signed the Loan Documents or their authorized representative(s) have signed this Agreement, unless (i) a borrower or co-borrower is deceased; (ii) the borrower and co-borrower are divorced and the property has been transferred to one spouse in the divorce decree, the spouse who no longer has an interest in the property need not sign this Agreement (although the non-signing spouse may continue to be held liable for the obligation under the Loan Documents); or (iii) the Lender has waived this requirement in writing.
- B. That this Agreement shall supersede the terms of any modification, forbearance, Trial Period Plan or Workout Plan that I previously entered into with Lender.
- C. To comply, except to the extent that they are modified by this Agreement, with all covenants, agreements, and requirements of Loan Documents including my agreement to make all payments of taxes, insurance premiums, assessments, Escrow Items, impounds, and all other payments, the amount of which may change periodically over the term of my Loan.
- D. That this Agreement constitutes notice that the Lender's waiver as to payment of Escrow Items, if any, has been revoked, and I have been advised of the amount needed to fully fund my escrow account.
- E. That the Loan Documents are composed of duly valid, binding agreements, enforceable in accordance with their terms and are hereby reaffirmed.
- F. That all terms and provisions of the Loan Documents, except as expressly modified by this Agreement, remain in full force and effect; nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the Loan Documents; and that except as otherwise specifically provided in, and as expressly modified by, this Agreement, the Lender and I will be bound by, and will comply with, all of the terms and conditions of the Loan Documents.

- G. That, as of the Modification Effective Date, notwithstanding any other provision of the Loan Documents, I agree as follows: If all or any part of the Property or any interest in it is sold or transferred without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by the Mortgage. However, Lender shall not exercise this option if state or federal law, rules or regulations prohibit the exercise of such option as of the date of such sale or transfer. If Lender exercises this option, Lender shall give me notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which I must pay all sums secured by the Mortgage. If I fail to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Mortgage without further notice or demand on me.
- H. That, as of the Modification Effective Date, I understand that the Lender will only allow the transfer and assumption of the Loan, including this Agreement, to a transferee of my property as permitted under the Garn St. Germain Act, 12 U.S.C. Section 1701j-3. A buyer or transferee of the Property will not be permitted, under any other circumstance, to assume the Loan. Except as noted herein, this Agreement may not be assigned to, or assumed by, a buyer or transferee of the Property.
- I. That, as of the Modification Effective Date, if any provision in the Note or in any addendum or amendment to the Note allowed for the assessment of a penalty for full or partial prepayment of the Note, such provision is null and void.
- J. That, I will cooperate fully with Lender in obtaining any title endorsement(s), or similar title insurance product(s), and/or subordination agreement(s) that are necessary or required by the Lender's procedures to ensure that the modified mortgage loan is in first lien position and/or is fully enforceable upon modification and that if, under any circumstance and notwithstanding anything else to the contrary in this Agreement, the Lender does not receive such title endorsement(s), title insurance product(s) and/or subordination agreement(s), then the terms of this Agreement will not become effective on the Modification Effective Date and the Agreement will be null and void.
- K. That I will execute such other documents as may be reasonably necessary to either (i) consummate the terms and conditions of this Agreement; or (ii) correct the terms and conditions of this Plan if an error is detected after execution of this Agreement. I understand that a corrected Agreement will be provided to me and this Agreement will be void and of no legal effect upon notice of such error. If I elect not to sign any such corrected Agreement, the terms of the original Loan Documents shall continue in full force and effect, such terms will not be modified by this Agreement, and I will not be eligible for a modification under the Home Affordable Modification program.
- L. Mortgage Electronic Registration Systems, Inc. ("MERS") is a separate corporation organized and existing under the laws of Delaware and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, (888) 679-MERS. In cases where the loan has been registered with MERS who has only legal title to the interests granted by the borrower in the mortgage and who is acting solely as nominee for Lender and Lender's successors and assigns, MERS has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling the mortgage loan.
- M. That Lender will collect and record personal information, including, but not limited to, my name, address, telephone number, social security number, credit score, income, payment history, government monitoring information, and information about account balances and activity. In addition, I understand and consent to the disclosure of my personal information and the terms of the Trial Period Plan and this Modification Agreement by Lender to (a) the U.S. Department of the Treasury, (b) Fannie Mae and Freddie Mac in connection with their responsibilities under the Home Affordability and Stability Plan; (c) any investor, insurer, guarantor or servicer that owns, insures, guarantees or services my first lien or subordinate lien (if applicable) mortgage loan(s); (d) companies that perform support services for the Home Affordable Modification Program and the Second Lien Modification Program; and (e) any HUD certified housing counselor.
- N. I agree that if any document related to the Loan Documents and/or this Agreement is lost, misplaced, misstated, inaccurately reflects the true and correct terms and conditions of the loan

as modified, or is otherwise missing, I will comply with the Lender's request to execute, acknowledge, initial and deliver to the Lender any documentation the Lender deems necessary. If the original promissory note is replaced, the Lender hereby indemnifies me against any loss associated with a demand on the original note. All documents the Lender requests of me under this Section 4.N. shall be referred to as "Documents." I agree to deliver the Documents within ten (10) days after I receive the Lender's written request for such replacement.

Instrument# 2010-219269 # 6
Book: 6542
Page: 4473

In Witness Whereof, the Lender and I have executed this Agreement.

PHH

Ernestina Minton (Seal)
ERNESTINA MINTON

Nov. 1, 2010
Date

By: _____

_____ (Seal)

Date

Date

_____[Space Below This Line For Acknowledgement]_____

Individual Acknowledgement:

STATE OF Florida

COUNTY OF Volusia, ss.:

On this day, personally appeared before me

Ernestina E. Minton

to me known to be the person(s) described in and who executed the within and foregoing instrument, and acknowledged that he/she signed the same as his/her voluntary act and deed, for the uses and purposes therein mentioned.

Witness my hand and official seal hereto affixed

this 1st day of November, 2010

Notary Public in and for the State of Florida

My commission expires May 5 2013 (Stamp & Seal)



Corporate Acknowledgement:

STATE OF _____

COUNTY OF _____, ss.:

On the ____ day of _____ in the year 20 __, personally appeared before me

to me known to be the person executed the foregoing instrument, who, being duly sworn by me did depose and say that he is the _____ of _____, the corporation described in said instrument; that, by authority, he is authorized to execute the foregoing instrument on behalf of the corporation for purposes set forth therein; and that, pursuant to that authority, he executed the foregoing instrument in the name of and on behalf of said corporation as the act and deed of said corporation.

Witness my hand and official seal hereto affixed

this ____ day of _____, _____

Notary Public in and for the State of _____

My commission expires _____ (Stamp & Seal)

Modification Agreement – Single Family—Fannie Mae/Freddie Mac Uniform Instrument
[Space Below This Line For Acknowledgments]

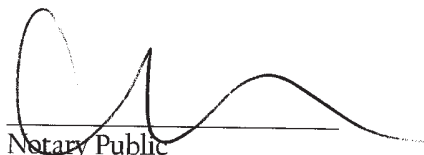
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

BY: 

Andrea Kanopka, Assistant Vice President

State of New Jersey, County of Burlington,

On 10/28/2010, before me, Candace Gallardo, a notary public in and for said State, personally appeared Andrea Kanopka Assistant Vice President of the Corporation, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her capacity, and that by her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument, Corporation.


Notary Public

Candace Gallardo
Notary Public of New Jersey
My Commission Expires 03-10-2013

Candace Gallardo
Notary Public of New Jersey
My Commission Expires March 10, 2013

LEGAL DESCRIPTION

**SITUATED IN THE COUNTY OF VOLUSIA AND STATE OF FLORIDA:
LOT 5, BLOCK 896, DELTONA LAKES UNIT THIRTY-FOUR,
ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK
27, PAGES 134-142, OF THE PUBLIC RECORDS OF VOLUSIA COUNTY,
FLORIDA.**

Instrument# 2010-219269 # 9
Book : 6542
Page : 4476
Diane M. Matousek
Volusia County, Clerk of Court

PREPARED BY & RETURN TO:

M. E. Wileman
2860 Exchange Blvd. # 100
Southlake, TX 76092

Assigned Code 145

Assignment of Mortgage

Send Any Notices To Assignee.

For Valuable Consideration, the undersigned, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.** ("MERS") AS NOMINEE FOR COLDWELL BANKER HOME LOANS, IT SUCCESSORS AND ASSIGNS P.O. Box 2026, Flint, MI 48501-2026 (Assignor) by these presents does assign and set over, without recourse, to **ROCKTOP PARTNERS I, LLP 701 Highlander Blvd, Suite 200, Arlington, TX 76015 (Assignee)** the described mortgage with all interest, all liens, any rights due or to become due thereon, executed by **ERNESTINA MINTON, AN UNMARRIED WOMAN, RANDALL DOUGLAS MINTON** to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR COLDWELL BANKER HOME LOANS, IT SUCCESSORS AND ASSIGNS. Said mortgage Dated: **4/23/2007** is recorded in the State of **FL**, County of **Volusia** on **5/15/2007**, Book **6059** Page **4071** Instrument # **2007-110340** AMOUNT: \$ **153,774.55** Property Address: **2733 BENTLEY COURT, DELTONA, FL 32738**
IN WITNESS WHEREOF, the undersigned corporation/trust has caused this instrument to be executed as a sealed instrument by its proper officer. Executed on: 10/20/14
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR COLDWELL BANKER HOME LOANS, IT SUCCESSORS AND ASSIGNS

By:

Theresa Alibrando



Theresa Alibrando, Assistant Secretary

State of NJ County of Burlington

On 10/20/14, before me, the undersigned, Theresa Alibrando, personally known to me, acknowledged that he/she is Assistant Secretary of/ for **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.** ("MERS") AS NOMINEE FOR COLDWELL BANKER HOME LOANS, IT SUCCESSORS AND ASSIGNS and that he/she executed the foregoing instrument and that such execution was done as the free act and deed of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR COLDWELL BANKER HOME LOANS, IT SUCCESSORS AND ASSIGNS.**

Michelle Wiener
Notary Public of New Jersey
My Commission Expires March 19, 2017

Michelle Wiener

Notary public, Michelle Wiener
My commission expires: 3/19/2017

Recording Requested By:

Rocktop Partners I, LP
Reference Number: 0041951427

Prepared By/Return To:

Josh Harrison
Ursus Advisors, LLC
701 Highlander Blvd., Ste. 200
Arlington, Texas 76015

Space Above This Line for Recorder's Use

THIS CORRECTIVE ASSIGNMENT IS MADE TO CONVEY ALL INTEREST, IF ANY, IN THE MORTGAGE AND ENCUMBERED PROPERTY DESCRIBED BELOW, AND TO ESTABLISH MARKETABLE TITLE, AND TO CORRECT THE ASSIGNEE ENTITY NAME IN THE ASSIGNMENT OF MORTGAGE RECORDED IN BOOK 7049, PAGE 1961, AS INSTRUMENT NUMBER 2014-197973. THE CORRECT ENTITY NAME SHOULD BE ROCKTOP PARTNERS I, LP.

CORRECTIVE ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is P.O. Box 2026, Flint, MI [REDACTED] does hereby grant, sell, assign, transfer and convey unto Rocktop Partners I, LP, whose address is 701 Highlander Blvd., Suite 510, Arlington, TX 76015, all beneficial interest under that certain Mortgage described below together with the note(s) and obligations therein described and the money due and to become due thereon with interest and all rights accrued or to accrue under said Mortgage.

Original Lender:	Mortgage Electronic Registration Systems Inc. (MERS), as nominee for Coldwell Banker Home Loans
Borrowers(s):	Ernestina Minton, an unmarried woman
Date of Mortgage:	April 23, 2007
Original Loan Amount:	\$153,774.55
Property Address:	2733 Bentley Court, Deltona, FL 32738

Recorded in Volusia County, Florida on: May 15, 2007, Book 6059, Page 4071 and CFN Number [REDACTED]

In Witness Whereof, the undersigned has caused this Assignment of Mortgage to be executed this 30th day of July, 2015.

Mortgage Electronic Registration Systems Inc.,
as nominee for Coldwell Banker Home Loans

By: [Signature]
Printed Name: ANDREW FULTON

Its: Assistant Vice President**Acknowledgment**STATE OF New Jersey }
COUNTY OF Burlington } ss

On July 30th, 2015, before me Michelle Wiener, a Notary Public in and for said County and State, personally appeared Andrea Fulton, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

(SEAL)

Michelle Wiener
NOTARY SIGNATUREPrinted Name: Michelle WienerMy Commission Expires: 3/19/2017

Michelle Wiener
Notary Public of New Jersey
My Commission Expires March 19, 2017

01/11/2016 08:39 AM
Instrument# 2016-004471 # 1
Book: 7205
Page: 212
Diane M. Matousek
Volusia County, Clerk Court

Filing # 336300627 E-Filed 01/07/2016 05:48:13 PM

FAXED

IN THE CIRCUIT COURT OF THE SEVENTH JUDICIAL CIRCUIT
IN AND FOR VOLUSIA COUNTY, FLORIDA

ROCKTOP PARTNERS I, LP,

CASE NO.: 2016 10015 CIDL

Plaintiff,

DIVISION:

vs.

02

RANDALL DOUGLAS MINTON; UNKNOWN
SPOUSE OF RANDALL DOUGLAS MINTON;
UNKNOWN TENANT #1 and UNKNOWN TENANT #2,
Defendant(s).

CLERK OF THE CIRCUIT
& CTY. COURT VOLUSIA CTY., FL
CC 65

JAN - 8 2016

FILED

NOTICE OF LIS PENDENS

To the above-named Defendant(s) and all others whom it may concern:

YOU ARE HEREBY NOTIFIED of the institution of this action by the above-named Plaintiff against
you seeking to foreclose a mortgage on the following property located in VOLUSIA County, Florida:

LOT 5, BLOCK 896, DELTONA LAKES UNIT THIRTY-FOUR, ACCORDING TO THE
PLAT THEREOF AS RECORDED IN PLAT BOOK 27 AT PAGES 134 THROUGH 142,
OF THE PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA.

BEING THE SAME PROPERTY THAT IS DESCRIBED IN THAT CERTAIN WARRANTY
DEED AS SHOWN RECORDED IN OFFICIAL RECORDS BOOK 5796 AT PAGE 3411, OF
THE PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA.

A/K/A: 2733 BENTLEY COURT; DELTONA, FLORIDA 32738

PARCEL ID#: 8130 34 39 0050.

DATED this 7th day of January, 2016.

THE GEHEREN FIRM, P.C.
4828 Ashford Dunwoody Rd., 2nd Floor
Atlanta, GA 30338
678.587.9500
E-mail for service: florida@geherenlaw.com

BY: /s/ Jason M. Tarokh
JASON M. TAROKH
FLORIDA BAR # 57611
ERIC WEISS
FLORIDA BAR # 100603

Print

Close

Summary Information

Case Number:	2016 10015 CIDL		
Case Style:	ROCKTOP PARTNERS I LP v. RANDALL DOUGLAS MINTON, ET AL		
Case Type:	Circuit Civil	Category:	Homestead RP&Foreclosure > \$50K < \$250K
Case Status:	Open	Filing Date:	01/07/2016

Venue Information

Court Official:	Sandra C. Upchurch	Division:	02
Processing Location:	DeLand	Court Location:	DeLand

Disposition Information

Disposition Status:	Pending	Disposition Date:	
Appealed:	No	Contested:	No
UCN:	642016CA010015XXXXDL	Jury Trial:	No

Date	Number	FileType	Details
01/15/2016	18	MOTION TO APPT / APPOINTING PROCESS SERV.	Comments: by Rocktop Partners I, LP w/prop order
01/08/2016	17	NOTICE OF LIS PENDENS	Instrument: 2016004471 Book: 7205 Page: 212 View: PDF Tiff
01/08/2016	16	TWENTY DAY SUMMONS	Comments: To UNKNOWN TENANT 2 ret to atty for SOP cc atty by mail
01/08/2016	15	TWENTY DAY SUMMONS	Comments: To UNKNOWN TENANT 1 ret to atty for SOP cc atty by mail
01/08/2016	14	TWENTY DAY SUMMONS	Comments: To UNKNOWN SPOUSE OF RANDALL DOUGLAS MINTON ret to atty for SOP cc atty by mail
01/08/2016	13	TWENTY DAY SUMMONS	Comments: To RANDALL DOUGLAS MINTON ret to atty for SOP cc atty by mail
01/07/2016	12.5	NOTICE OF LIS PENDENS	Comments: * not signed, atty advised
01/07/2016	12	REQUEST SUMMONS	Comments: to Unknown Tenant 2
01/07/2016	11	REQUEST SUMMONS	Comments: to Unknown Tenant 1
01/07/2016	10	REQUEST SUMMONS	Comments: to Unknown Spouse of Randall Douglas Minton
01/07/2016	9	REQUEST SUMMONS	Comments: to Randall Douglas Minton
01/07/2016	8	REQUEST FOR ADMISSIONS	Comments: to Randall Douglas Minton et al by Rocktop Partners etc
01/07/2016	7	REQUEST TO PRODUCE	Comments: to Randall Douglas Minton et al by Rocktop Partners etc
01/07/2016	6	NOTICE OF SERVICE OF INTERROGATORIES	Comments: to Randall Douglas Minton et al by Rocktop Partners etc
01/07/2016	5	FORM A	
01/07/2016	3	WORKSHEET	Comments: real property
01/07/2016	2	COMPLAINT / PETITION TO FORECLOSE	
01/07/2016	1	HOME/RESIDENTIAL CS W/OUT FORM A	

[Print](#)[Close](#)

Date	Time	Type	Who	Location	Status	Details
01/19/2016	07:57 AM	Stray Pleading Check Out	Upchurch, Sandra C.	DeLand		Comments: order proc serv (max garcia et al)

STATE OF FLORIDA

THIS DOCUMENT HAS A LIGHT BACKGROUND ON TRUE WATERMARKED PAPER. HOLD TO LIGHT TO VERIFY FLORIDA WATERMARK.

BUREAU of VITAL STATISTICS

08/18/2015 03:50 PM
Instrument# 2015-153519 # 1

Book: 7152

Page: 4130

Diane M. Matousek
Volusia County, Clerk of Court

CERTIFICATION OF DEATH

STATE FILE NUMBER: 2014149757

DATE ISSUED: August 11, 2015

DECEDENT INFORMATION

STATE FILE DATE: October 30, 2014

NAME: ERNESTINA MINTON

DATE OF DEATH: October 28, 2014

SEX: FEMALE

AGE: 078 YEARS

DATE OF BIRTH: March 17, 1936

BIRTHPLACE: NICARAGUA

PLACE WHERE DEATH OCCURRED: HOSPICE

FACILITY NAME OR STREET ADDRESS: HALIFAX HEALTH HOSPICE OF VOLUSIA/FLAGLER

LOCATION OF DEATH: ORANGE CITY, VOLUSIA COUNTY, 32763

SURVIVING SPOUSE, DECEDENT'S RESIDENCE AND HISTORY INFORMATION

MARITAL STATUS: WIDOWED

SPOUSE (IF FEMALE, MAIDEN NAME): NONE

RESIDENCE: 2733 BENTLEY COURT, DELTONA, FLORIDA 32738, UNITED STATES

COUNTY: VOLUSIA

OCCUPATION, INDUSTRY: CLAIMS, UNITED STATES GOVERNMENT

RACE: ☒ White ☐ Black or African American ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Native Hawaiian☐ American Indian or Alaskan Native--Tribe:☐ Japanese☐ Korean☐ Vietnamese☐ Guamanian or Chamorro☐ Samoan☐ Other Pacific Isl:☐ Other Asian:☐ Other:☐ Unknown

HISPANIC OR HAITIAN ORIGIN? YES, CENTRAL AMERICAN

EDUCATION: ASSOCIATE DEGREE

EVER IN U.S. ARMED FORCES? NO

PARENTS AND INFORMANT INFORMATION

FATHER: CHARLES EVANS

MOTHER: LYDIA MONTIEL

INFORMANT: RANDALL MINTON

RELATIONSHIP TO DECEDENT: SON

INFORMANT'S ADDRESS: 2733 BENTLEY COURT, DELTONA, FLORIDA 32738, UNITED STATES

PLACE OF DISPOSITION AND FUNERAL FACILITY INFORMATION

PLACE OF DISPOSITION: ALL FLORIDA CREMATORY
DEBARY, FLORIDA

METHOD OF DISPOSITION: CREMATION

FUNERAL DIRECTOR/LICENSE NUMBER: MICHAEL R. BLICKENSTAFF, F046716

FUNERAL FACILITY: TRI-COUNTY CREMATION AND FUNERAL HOME F040718
190 RONALD REAGAN BLVD #116, LONGWOOD, FLORIDA 32750

CERTIFIER INFORMATION

TYPE OF CERTIFIER: CERTIFYING PHYSICIAN

MEDICAL EXAMINER CASE NUMBER: NOT APPLICABLE

TIME OF DEATH (24 hr): 0607

CERTIFIER'S NAME: LYLE EDWARD WADSWORTH

CERTIFIER'S LICENSE NUMBER: ME30902

NAME OF ATTENDING PHYSICIAN (If other than Certifier): NOT ENTERED

WARNING:

THIS DOCUMENT IS PRINTED OR PHOTOCOPIED ON SECURITY PAPER WITH WATERMARKS OF THE GREAT SEAL OF THE STATE OF FLORIDA. DO NOT ACCEPT WITHOUT VERIFYING THE PRESENCE OF THE WATERMARKS. THE DOCUMENT FACE CONTAINS A MULTICOLORED BACKGROUND, GOLD EMBOSSED SEAL, AND THERMOCHROMIC FL. THE BACK CONTAINS SPECIAL LINES WITH TEXT. THE DOCUMENT WILL NOT PRODUCE A COLOR COPY.



* 3 1 2 5 9 8 1 3 *

DH FORM 1946 (03-13)

CERTIFICATION OF VITAL RECORD



VOID IF ALTERED OR ERASED

VOID IF ALTERED OR ERASED



THE ABOVE SIGNATURE CERTIFIES THAT THIS IS A TRUE AND CORRECT COPY OF THE OFFICIAL RECORD ON FILE IN THIS OFFICE.

REQ: 2016216173

Ken Jones
State Registrar