



# **TITLE FRAUD DEFENDER**

# **PROPERTY LIEN REPORT**

**2025**

9159 SE RIVERFRONT TER  
#H, JUPITER, FL 33469-1144

**REQUESTED BY**  
MARILYN ELIZABETH  
PRICHARD

# TITLE SEARCH REPORT

## PROPERTY INFORMATION

STATE	FLORIDA
COUNTY	MARTIN
APN OR PARCEL	22-40-42-011-025-00080-9
LAND TYPE	CONDOMINIUM
ZONING	N/A
CURRENT OWER NAME	MARILYN ELIZABETH PRICHARD AND GEOFFREY PRICHARD
PROPERTY ADDRESS	9159 SE RIVERFRONT TER #H, JUPITER, FL 33469-1144
MAILING ADDRESS	9159 SE RIVERFRONT TER #H, JUPITER, FL 33469-1144

## LEGAL DESCRIPTION

Legal Description:	Riverbend Condo South Forsgate Cluster Unit H	County:	Martin, FL
APN:	22-40-42-011-025-00080-9	Alternate APN:	22-40-42-011-025-00080-9-0000
Munic / Twnshp:	Riverbend Condo	Twنشp-Rng-Sec:	40S-42E-22
Subdivision:	Riverbend Condo	Tract #:	
		Census Tract / Block:	001601 / 2010
		Legal Lot / Block:	8 / 2
		Legal Book / Page:	367 / 580

## TAX INFORMATION

ALL TAXES ARE PAID; NO TAX IS DUE

## CHAIN OF TITLE

### CHAINOFTITLE - DEED#1

DOCUMENT TYPE	WARRANTY DEED
RECORDING DATE	07/31/2018
DOCUMENT IN /BOOK-PAGE	3007-1660
G R A N T O R	DANIEL FEINSTEIN
G R A N T E E	GEOFFREY S PRICHARD AND MARILYN E PRICHARD
CONSIDERATION AMOUNT	\$10.00

### CHAINOFTITLE - DEED#2

DOCUMENT TYPE	QUIT CLAIM DEED
RECORDING DATE	02/2/2021
DOCUMENT IN /BOOK-PAGE	3194-761
G R A N T O R	GEOFFREY S PRICHARD
G R A N T E E	MARILYN ELIZABETH PRICHARD
CONSIDERATION AMOUNT	\$10.00

### CHAINOFTITLE - DEED #3

DOCUMENT TYPE	QUIT CLAIMDEED
RECORDING DATE	02/2/2021
DOCUMENT IN /BOOK-PAGE	3194-777
G R A N T O R	MARILYN ELIZABETH PRICHARD
G R A N T E E	MARILYN ELIZABETH PRICHARD AND GEOFFREY PRICHARD
CONSIDERATION AMOUNT	\$10.00

## MORTGAGE/DEED OF TRUST

### MORTGAGE #1

DOCUMENT TYPE	MORTGAGE
RECORDING DATE	02/2/2021
DOCUMENT IN /BOOK-PAGE	3194-763
LOAN AMOUNT	\$90,000.00
T R U S T O R	MARILYN ELIZABETH PRICHARD
LENDER	AMERICAN FINANCIAL NETWORK INC
ASSIGNMENT OF MORTGAGE	YES
RECORDING DATE	9/ 26/ 2023
DOCUMENT IN /BOOK-PAGE	3398-905
NEW PRINCIPAL AMOUNT	SENECA MORTGAGE SERVICING LLC

**MORTGAGE #2**

DOCUMENT TYPE	MORTGAGE ( LINEOFCREDIT)
RECORDING DATE	08/1/2022
DOCUMENT IN /BOOK-PAGE	3327-2725
LOAN AMOUNT	\$120,000.00
T RUS TO R	MARILYN ELIZABETH PRICHARD AND GEOFFREY PRICHARD
LENDER	SPRING EQ LLC
ASSIGNMENT OF <b>MORTGAGE</b>	N/A
RECORDING DATE	
DOCUMENT IN /BOOK-PAGE	
ASSIGNEE / TRANSFER	

**LIEN****LIEN #1**

DOCUMENT TYPE	CLAIM OF LIEN FORCONDOMINIUM ASSESSMENTS
RECORDING DATE	02/2/2023
DOCUMENT IN /BOOK-PAGE	3357-2154
LIEN AMOUNT	\$5,301.40
DEBTOR	MARILYN ELIZABETH PRICHARD AND GEOFFREY PRICHARD
CLAIMANT	RIVERBEND CONDOMINIUMASSOCIATION INC

**LIEN #2**

DOCUMENT TYPE	CLAIM OF LIEN FORCONDOMINIUM ASSESSMENTS
RECORDING DATE	10/2/2023
DOCUMENT IN /BOOK-PAGE	3399-1970
LIEN AMOUNT	\$1,360.00
DEBTOR	MARILYN ELIZABETH PRICHARD AND GEOFFREY PRICHARD
CLAIMANT	RIVERBEND GOLF CLUB INC

**LIS PENDENS****LIS PENDENS #1**

DOCUMENT TYPE	NOTICE OF LISPENDENS
RECORDING DATE	07/5/2023
DOCUMENT IN /BOOK-PAGE	3383-2622
CASE NO	23-1 005CC
LIS PENDENS AMOUNT	N/A
DEFENDENT	MARILYN ELIZABETH PRICHARD AND GEOFFREY PRICHARD
PLAINTIFF	RIVERBEND CONDOMINIUMASSOCIATION INC

**LIS PENDENS #2**

DOCUMENT TYPE	NOTICE OF LISPENDENS
RECORDING DATE	08/1/2024
DOCUMENT IN /BOOK-PAGE	3451-313
CASE NO	24000245CAAXMX
LIS PENDENS AMOUNT	N/A
DEFENDENT	MARILYN ELIZABETH PRICHARD AND GEOFFREY PRICHARD
PLAINTIFF	SENECA MORTGAGE SERVICING LLC

**JUDGMENT****JUDGMENT #1**

DOCUMENT TYPE	FINAL SUMMARYJUDGEMENTOFFORECLOSURE
RECORDING DATE	02/28/2024
DOCUMENT IN /BOOK-PAGE	3422-2054
CASE NO	2023 CC 1005
JEDGMENT AMOUNT	\$35,410.93
DEFENDENT	MARILYN ELIZABETH PRICHARD AND GEOFFREY PRICHARD
PLAINTIFF	RIVERBEND CONDOMINIUM ASSOCIATION INC

**SUMMARY NOTES**

2 OPEN **MORTGAGES** AND **LIENS** FOUND AGAINST THE PROPERTY AND ALL TAXES ARE **PAID**



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18510

18440

S

**TITLE FRAUD  
DEFENDER**

SE Wood Haven

SE W

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[Search](#) > [Account Summary](#) > Bill Details

## Real Estate Account #22-40-42-011-025-00080.90000

**Owner:**  
PRICHARD GEOFFREY S  
PRICHARD MARILYN E

**Situs:**  
9159 SE RIVERFRONT TER H  
JUPITER

[Parcel details](#)  
[GIS Parcel Map](#)  
[Property Appraiser Summary](#)  
Homestead Exemption



[Get bills by email](#)

### 2023 Annual Bill

MARTIN COUNTY TAX COLLECTOR

Notice of Ad Valorem Taxes and Non-ad Valorem Assessments

BILL	ALTERNATE KEY	ESCROW CODE	MILLAGE CODE	AMOUNT DUE	
2023 Annual Bill	77063	CL-0011146	3003	\$0.00	<b>PAID</b> <a href="#">Print (PDF)</a>

<b>If paid by:</b>	Nov 30, 2023
<b>Please pay:</b>	\$971.65

Combined taxes and assessments: \$1,012.14

PAYMENTS MUST BE MADE IN US FUNDS.

### Ad Valorem Taxes

TAXING AUTHORITY	MILLAGE	TAXABLE	TAX
MSTU FIRE RESCUE UNINCORP	2.6884	\$51,846.00	\$139.38
MSTU UNINCORP STORMW/ROAD	0.5989	\$51,846.00	\$31.05
MSTU-PARKS & RECREATION	0.1634	\$51,846.00	\$8.47
DISTRICT THREE MSTU	0.0404	\$51,846.00	\$2.09
SCHOOL-GENERAL FUND	3.1950	\$76,846.00	\$245.52
SCHOOL CAPITAL OUTLAY	1.5000	\$76,846.00	\$115.27
SCHOOL - DISCRETIONARY	0.7480	\$76,846.00	\$57.48
SCHOOL ADDTNL VOTER MIL	0.5000	\$76,846.00	\$38.42
CHILDRENS SERVICES ORDNCs	0.3618	\$51,846.00	\$18.76
FL-INLAND NAVIGATION DIST	0.0288	\$51,846.00	\$1.49
S. FLA WTR MGMT	0.2301	\$51,846.00	\$11.94
COUNTY-GENERAL FUND-OP	6.6017	\$51,846.00	\$342.27
<b>Total Ad Valorem Taxes</b>	<b>16.6565</b>		<b>\$1,012.14</b>

### Non-Ad Valorem Assessments

LEVYING AUTHORITY	RATE	AMOUNT
<b>No Non-Ad Valorem Assessments.</b>		

## Parcel Details

<b>Owner:</b>	PRICHARD GEOFFREY S PRICHARD MARILYN E	<b>Account</b>	22-40-42-011-025-00080.90000	<b>Assessed value:</b>	\$101,846
<b>Situs:</b>	9159 SE RIVERFRONT TER H JUPITER	<b>Alternate Key</b>	77063	<b>School assessed value:</b>	\$101,846
		<b>Millage code</b>	3003 - District Three (3003)		
		<b>Millage rate</b>	16.6565		
		<b>Escrow company:</b>	SPECIALIZED LOAN SERVICING (CL-0011146) 95 METHODIST HILL DR. STE 100 ROCHESTER, NY 14623		

2023 TAX AMOUNTS		LEGAL DESCRIPTION	LOCATION	
<b>Ad valorem:</b>	\$1,012.14	RIVERBEND CONDO SOUTH FORSGATE CLUSTER UNIT H	<b>Property class:</b>	
<b>Non-ad valorem:</b>	\$0.00		<b>Range:</b>	42
<b>Total Discountable:</b>	\$1,012.14		<b>Township:</b>	40
<b>Total tax:</b>	\$1,012.14		<b>Section:</b>	22
			<b>Value code:</b>	00
			<b>Use code:</b>	04

EXEMPTIONS	
<b>Exemption of homesteads</b>	\$25,000
<b>Additional \$25,000 homestead exemption</b>	\$25,000



# TITLE FRAUD DEFENDER

# Property Detail Report

9159 SE Riverfront Ter #H, Jupiter, FL 33469-1144

APN: 22-40-42-011-025-00080-9

Martin County Data as of: 09/16/2024

## Owner Information

Owner Name: Prichard Geoffrey S / Prichard Marilyn E  
Vesting:  
Mailing Address: 9159 SE Riverfront Ter #H, Jupiter, FL 33469-1144

Default  
 HOA Lien  
Occupancy: Owner Occupied

## Location Information

Legal Description: Riverbend Condo South Forsgate Cluster Unit H  
County: Martin, FL  
APN: 22-40-42-011-025-00080-9 Alternate APN: 22-40-42-011-025-0008.0-9-0000  
Census Tract / Block: 001601 / 2010  
Munic / Twnshp: Twnshp-Rng-Sec: 40S-42E-22  
Legal Lot / Block: 8 / 2  
Subdivision: Riverbend Condo Tract #: Martin  
Legal Book / Page: 367 / 580  
Neighborhood: Riverbend Condomin... School District: Murray Middle Scho...  
High School: South Fork High Sc...  
Elementary School: Hobe Sound Element... Middle School: -80.13169  
Latitude: 26.98122 Longitude:

## Last Transfer / Conveyance - Current Owner

Transfer / Rec Date: 01/25/2021 / 02/02/2021 Price: \$100 Transfer Doc #: 2021.2865425  
Buyer Name: Prichard Geoffrey / Prichard Seller Name: Prichard Marilyn  
Marilyn Elizabeth Deed Type:

## Last Market Sale

Sale / Rec Date: 07/25/2018 / 07/31/2018 Sale Price / Type: \$83,643 / Deed Type: General Warranty Deed  
Multi / Split Sale: \$58,450 / Price / Sq. Ft.: \$67 New Construction: 2708193  
1st Mtg Amt / Type: Feinstein Daniel 1st Mtg Rate / Type: 6.37 / Adjustable 1st Mtg Doc #: 3007.1660  
2nd Mtg Amt / Type: Luxury Mortgage Corp. 2nd Mtg Rate / Type: Sale Doc #:  
Seller Name:  
Lender: Title Company: The Title Network...

## Prior Sale Information

Sale / Rec Date: 03/31/2016 / 04/01/2016 Sale Price / Type: \$89,000 / Prior Deed Type: General Warranty Deed  
1st Mtg Amt / Type: 1st Mtg Rate / Type: Prior Sale Doc #: 2016.2566126  
Prior Lender:

## Property Characteristics

Gross Living Area: 1,251 Sq. Ft. Total Rooms: 0 Year Built / Eff: 1975 / 1975  
Living Area: 1,251 Sq. Ft. Bedrooms: 2 Stories: 1  
Total Adj. Area: 1,251 Sq. Ft. Baths (F / H): 2 / Parking Type:  
Above Grade: Pool: Garage #:  
Basement Area: Fireplace: Garage Area:  
Style: Cooling: Central Central Lap Porch Type:  
Foundation: Heating: Siding Wood Patio Type:  
Quality: Average Exterior Wall: Frame/Concrete Block Roof Type: Gable/Hip  
Condition: Average Construction Type: Roof Material: Composition Shingle

## Site Information

Land Use: Condominium Lot Area: Zoning:  
State Use: County 04 - 04 Lot Width / Depth: # of Buildings: 1  
Use: 0400 - Residential Condo Usable Lot: Res / Comm Units: 1 / 2  
Site Influence: Ae Acres: Water / Sewer Type: 02/19/2020  
Flood Zone Code: Martin County Flood Map #: 12085C0507H Flood Map Date: True  
Community Name: Flood Panel #: 0507H Inside SFHA:

## Tax Information

Assessed Year: 2024 2023 Assessed Value: \$104,901 Market Total Value: \$232,120  
Tax Year: \$1,012.14 Land Value: Market Land Value: \$232,120  
Tax Area: Homestead Improvement Value: Market Imprv Value: 100%  
Property Tax: Improved %: 100% Market Imprv %:  
Exemption: Delinquent Year:

# TotalViewReport

9159 SE Riverfront Ter #H, Jupiter, FL 33469-1144

APN: 22-40-42-011-025-00080-9

Martin County Data as of: 09/16/2024

Owner Name: Geoffrey S Prichard / Marilyn E Prichard  
Vesting:  
Mailing Address: 9159 SE Riverfront Ter #H, Jupiter, FL 33469-1144  
Value Range: \$228,000 - \$292,000

Property Description: A PARCEL OF LAND LOCATED IN THE STATE OF FL, COUNTY OF MARTIN, WITH A SITUS ADDRESS OF 9159 SE RIVERFRONT TER #H, JUPITER FL 33469-1144 C013 CURRENTLY OWNED BY PRICHARD GEOFFREY S / PRICHARD MARILYN E HAVING A TAX ASSESSOR NUMBER OF 22-40-42-011-025-00080-9 AND BEING THE SAME PROPERTY MORE FULLY DESCRIBED AS RIVERBEND CONDO SOUTH FORSGATE CLUSTER UNIT H AND DESCRIBED IN DOCUMENT NUMBER 3194.777 DATED 1/25/2021 AND RECORDED 2/2/2021.

## Last Market Sale

Seller: Feinstein Daniel  
Buyer: Prichard Geoffrey S & Marilyn E  
Sale Date: 07/25/2018  
Rec Date: 07/31/2018  
Sale Price: \$83,643

## Current Listing Status

There is no listing data available.

## Active Foreclosure Status

Status: Default  
Filing Date: 10/16/2023  
Doc Type: Lis Pendens  
Unpaid:  
Auction Date:

 Default

## Association Information

HOA Lien

Type	Name	Address	Phone / Email	Est. Amount / Frequency
COA	Riverbend Owners Association, Inc.			\$2,915-\$3,477 / Quarterly
COA	Riverbend Golf Club, Inc.			
COA	Martin County Riverbend Condominium Association South, Inc.			

## Property Details - Public Record

Land Use: Condominium Bedrooms: 2 Living Area: 1,251 Sq. Ft. Year Built / Eff: 1975 / 1975  
Zoning: Riverbend Condo Baths (F / H): 2 / Lot Area: Stories: 1  
Subdiv / Tct: / Total Rooms: 0 Basement: Parking Type:  
Style: Lap Siding Pool: Cooling: Central Garage #: \$67  
Exterior Wall: Fireplace: Heating: Central Price / Sq. Ft.: \$67

## Property Details - Listing Information

Prop. Type: Condominium Lot Area: Stories: Garage #:  
Sub Type: Residential Living Area: 1,251 Sq. Ft. Pool:  
Zoning: RESIDENTIAL Basement: N Fireplace:  
Year Built: 1975 Bedrooms: 2 Heat / Cooling: Central  
Style: New Traditional Baths: 2 Roof Material:  
Parking Type:  
Int. Features:  
Ext. Features:

## Open Liens - Current Owner

Owner 1: Geoffrey S Prichard Combined Loan To Value: 163%  
Owner 2: Marilyn E Prichard Estimated Equity: N/A  
Combined Estimated Loan Balance: \$191,379

Date	Position / Type	Verified	Amount	Lender	Borrower(s)	Loan Type	Type / Term
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02/02/2021	1st / Trust Deed/Mortgage	\$90,000	American Financial Network Inc	Prichard Geoffrey / Prichard Marilyn Elizabeth	Conventional	Est / 15 Years
09/26/2023	Assignment		Seneca Mortgage Servicing LLC	Prichard Marilyn Elizabeth		
08/01/2022	2nd / Trust Deed/Mortgage	\$120,000	Spring Eq LLC	Prichard Marilyn Elizabeth / Prichard Geoffrey	Conventional	Est / 30 Years

## Involuntary Liens - Current Owner

07/31/2018 through 09/30/2024

Debtor:

Date	Type	Description	Party 1	Party 2	Document #
There is no record found.					

## Prior Loan History - Current Owner

Borrower  
1: Prichard Geoffrey S  
Prichard Marilyn E

Borrower

Date	Type	Verified	Amount	Lender	Borrower	Loan Type	Type / Term
07/31/2018	Trust Deed/Mortgage		\$58,450	Luxury Mortgage Corp	Prichard Geoffrey S / Prichard Marilyn E		Adj / 30 Years

## Transfers & Conveyances - Current Owner

Date	Document	Verified	Type	From	To	Amount
02/02/2021	Deed Transfer		Nominal - Non/Arms Length Sale	Prichard Marilyn Elizabeth	Prichard Geoffrey / Prichard Marilyn Elizabeth	\$100
02/02/2021	Deed Transfer		Nominal - Non/Arms Length Sale	Prichard Geoffrey	Prichard Marilyn Elizabeth	\$100
07/31/2018	Deed Transfer		Resale	Feinstein Daniel	Prichard Geoffrey S / Prichard Marilyn E	\$83,643

## Ownership History (Full Value Transfers) - All Owners

Date	Document	Verified	Type	Seller	Buyer	Amount
07/31/2018	Deed Transfer		Resale	Feinstein Daniel	Prichard Geoffrey S / Prichard Marilyn E	\$83,643
04/01/201	Deed		Resale	Kirchner Bernard R	Kirchner Bernard R / Greco Francine	\$89,000
6	Transfer		Resale	Schofield Parker F Trust	Schofield Parker F Trust	\$75,000
06/28/201	Deed		Resale	Jenkins, Charles		\$107,50
2	Transfer					0
06/15/201	Deed					
0	Transfer					

## Tax Status

### Tax Authority - Martin County

Agency ID: 90430000 Last Updated: 11/03/2023 Status: Unknown  
 Tax ID: 2240420110250008090000 Type: County  
 Address: Not Available, FL

## 2023 Taxes

Exemption: Homestead  
 Property Tax: \$1,012.00

Assessed Value: \$232,12  
 Land Value:  
 Improvement Value: 0

\$232,12

		Delinquent After	Amount
		0	
Installment 1	March 31		\$1,012.14

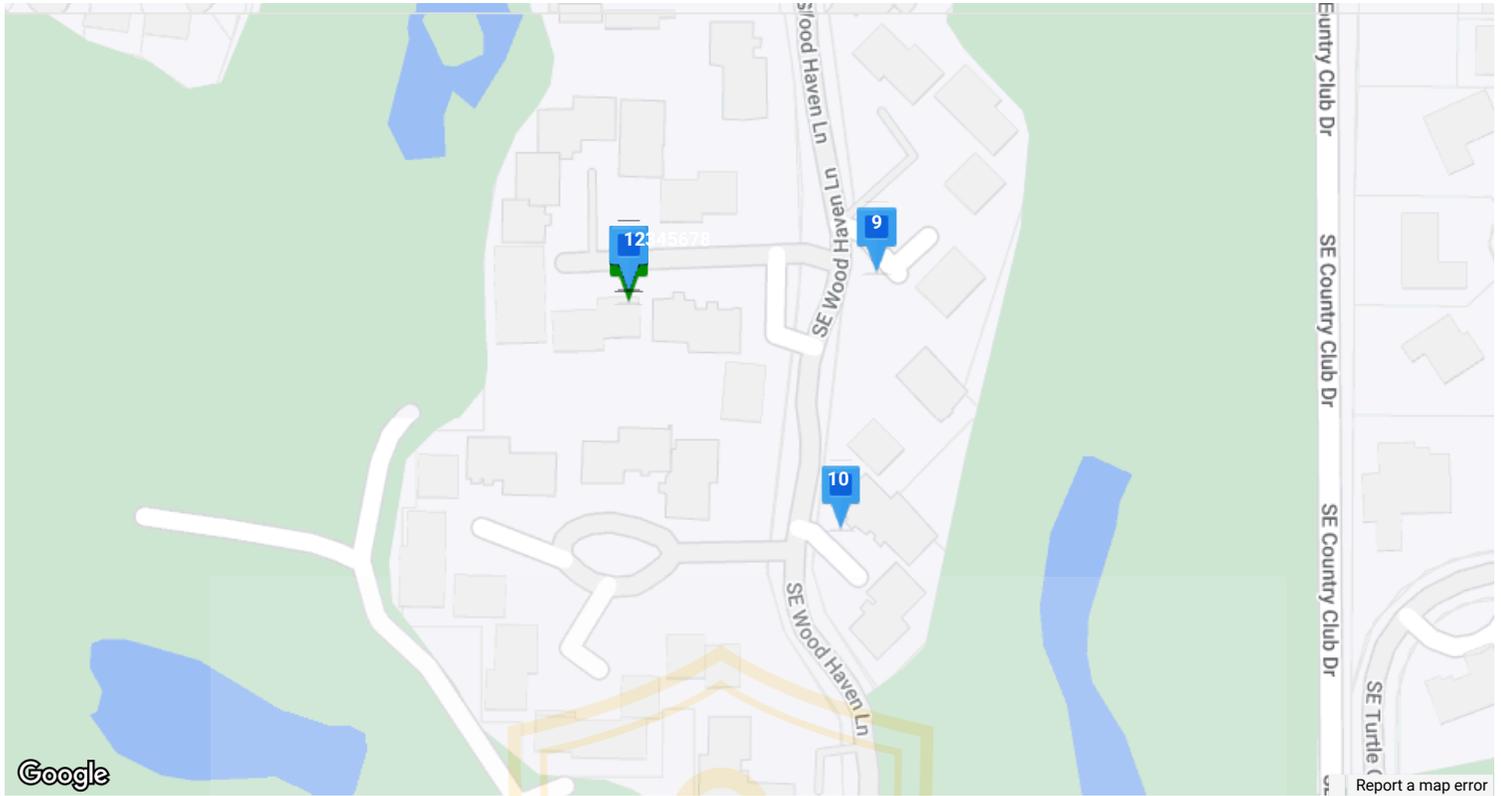
## Listing History

9159 SE RIVERFRONT TER #H, JUPITER, FL 33469-1144							
Date	Status	Type	Listed At	Sold For	\$ / Sq. Ft.	Days On	Market
07/31/2018	Sold		\$88,980	\$83,643	\$67 \$71	293	
10/11/2017	Active	Price Change	\$88,980		\$71 \$71	293	
10/11/2017	Active	Price Change	\$88,990		\$76 \$79	293	
10/11/2017	Active	Price Change	\$89,000		\$79 \$84	293	
10/11/2017	Active	Price Change	\$95,000		\$84 \$84	293	
10/11/2017	Active	Price Change	\$98,990		\$84 \$86	293	
10/11/2017	Active	New Listing	\$99,000		\$86 \$86	293	
10/11/2017	Cancel/Withdrawn	Off Market	\$104,990		\$86 \$71	293	
10/11/2017	Active	Price Change	\$104,990		\$87 \$87	293	
10/11/2017	Cancel/Withdrawn	Off Market	\$105,000		\$87 \$87	293	
10/11/2017	Active	Price Change	\$105,000		\$92 \$95	293	
10/11/2017	Cancel/Withdrawn		\$108,000			293	
10/11/2017	Active		\$108,000			293	
03/03/2017	Cancel/Withdrawn	Price Change	\$108,000			94	
03/03/2017	Active	Off Market	\$108,000			94	
04/01/2016	Sold	New Listing				0	
10/30/2014	Cancel/Withdrawn	Sold		\$89,000		468	
10/30/2014	Active		\$109,000			468	
12/11/2013	Canceled	New Listing	\$109,000			268	
12/11/2013	Active	Off Market	\$109,000			268	
12/11/2013	Active	Price Change	\$109,000			268	
12/11/2013	Active	Price Change	\$114,900			268	
		New Listing	\$119,000				

TITLE FRAUD  
DEFENDER

# Comparables & Nearby Listings

SubjectProperty:9159SERiverfrontTer#H,Jupiter, FL 33469



Google

Report a map error

- 📍 Subject Property
- 📍 Comparables
- 📍 Nearby Listings

## COMPARABLES

#	MI	ST Address	Sold	Sold For	Listed	Listed At	Sq. Ft.	\$ / Sq. Ft.	Bds / Bths	Lot Size	Age
1	0.00	18380 SE Wood Haven Ln #E, Jupiter, FL 33469	08/22/2024	\$168,000			1,230	\$137	2 / 3	0	49
2	0.00	L 33469 18420 SE Wood Haven Ln #E, Jupiter, FL 33469				\$189,000	1,230	\$154	2 / 3	0	49
3	0.00	18489 SE Wood Haven Ln #H, Jupiter, FL 33469	04/23/2024	\$220,000			1,230	\$179	2 / 3	0	49
4	0.00	18419 SE Wood Haven Ln #E, Jupiter, FL 33469	05/15/2024	\$180,000			1,230	\$146	2 / 3	0	50
5	0.00	18370 SE Wood Haven Ln #J, Jupiter, FL 33469	03/08/2024	\$170,000			1,230	\$138	2 / 3	0	49
6	0.00	L 33469 9149 SE Riverfront Ter #A, Jupiter, FL 33469				\$349,000	1,251	\$279	2 / 2	0	49
7	0.00	L 18379 SE Wood Haven Ln #I, Jupiter, FL 33469			09/02/2024	\$282,000	1,230	\$229	2 / 3	0	49
8	0.00	L			04/14/2024	\$275,000	1,251	\$220	2 / 2	435,600	49
9	0.05		06/28/2024	\$213,000			1,251	\$170	2 / 2	0	49

TITLE FRAUD DEFENDER

10 0.07 L 18449 SE Wood Haven Ln #F, Jupiter, FL 08/25/2024 \$255,000 1,230 \$207 2 / 3 0 49  
L: Listed

R: REO RS: REO Sale SS: Short Sale D: Default A: Auction

NEARBY LISTINGS

#	MI	ST Address	Sold	Sold For	Listed	Listed At	Sq. Ft.	\$ / Sq. Ft.	Bds / Bths	Lot Size	Age
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There is no nearby listing data available.



**TITLE FRAUD  
DEFENDER**

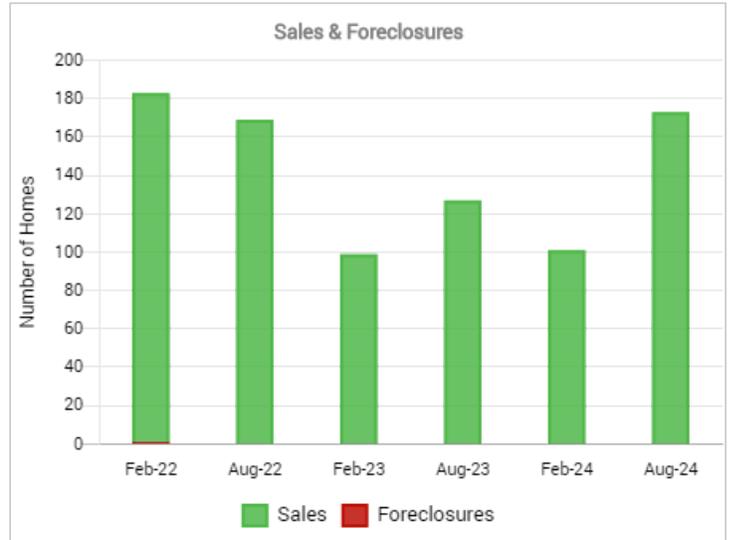
# Market Trends - Jupiter, FL (33469)

## Last 30 Days

Recent trend data for Jupiter, FL (33469) indicate months of supply has increased by 1.2 in the last 30 days, putting downward pressure on prices and if these trends continue show signs of a buyer's market.

New Listings  
**57%** ↓  
 6 Listings

Closed Sales  
**62%** ↓  
 5 Sales



## 6 Month Sales Trend

These sales statistics provide a snapshot of sales trends for Jupiter, FL (33469). In the last 6 months there were 173 homes sold and the average sale price was \$737K. This 71% increase in sales suggests that there is a relative increase in demand in the market.

Homes Sold	Avg. Sold \$	Avg. Sold \$ / Sq. Ft.	Avg. Age
173 71% ↑	\$737K 2% ↑	\$423 4% ↓	46 6% ↓

## 6 Month Listing Trend

These listing statistics provide a snapshot of listing trends for Jupiter, FL (33469). In the last 6 months there were 233 homes listed for sale and the average list price was \$1.43M. The average days on market for listings decreased to 62 days from the previous period, which indicates a strengthening market relative to the prior period.

Homes for Sale	Avg. List \$	Avg. List \$ / Sq. Ft.	Avg. DOM
233 17% ↓	\$1.43M 28% ↓	\$374 8% ↓	62 45% ↓

## Subject vs Recently Sold Properties



# Transaction History Report

9159 SE Riverfront Ter #H, Jupiter, FL 33469-1144

APN: 22-40-42-011-025-00080-9

Martin County Data as of: 09/16/2024

## Current Owner: Prichard Geoffrey / Prichard Marilyn Elizabeth

Vesting:  
2018 - Present

Default  
 HOA Lien

Date	Type	Verified	Amount	Borrower(s)	Lender	Loan Type	Type / Term	Rate	Document #
08/01/2024	Lis Pendens			Prichard Marilyn Elizabeth / Prichard Geoffrey					2024.3084735
08/01/2022	Trust Deed/Mortgage		\$120,000	Prichard Marilyn Elizabeth / Prichard Geoffrey	Spring Eq LLC	ConventionalEst / 30 Years		5.780	2022.2973418
02/02/2021	Trust Deed/Mortgage		\$90,000	Prichard Geoffrey / Prichard Marilyn Elizabeth	American Financial Network Inc	ConventionalEst / 15 Years		2.210	2021.2865424
09/26/2023	Assignment			Prichard Marilyn Elizabeth	Seneca Mortgage Servicing LLC				2023.3037028
07/31/2018	Trust Deed/Mortgage		\$58,450	Prichard Geoffrey S / Prichard Marilyn E	Luxury Mortgage Corp		Adj / 30 Years	6.3700	2708193

Date	Rec Date	Verified	Price	Type	Title Company	Buyer	Seller	Document #
01/25/2021	02/02/2021		\$100	Superior Title		Prichard Geoffrey / Prichard Marilyn Elizabeth	Prichard Marilyn Elizabeth	2021.2865425
01/22/2021	02/02/2021		\$100	Superior Title		Prichard Marilyn Elizabeth	Prichard Geoffrey	2021.2865423
07/25/2018	07/31/2018		\$83,643	The Title Network Inc		Prichard Geoffrey S / Prichard Marilyn E	Feinstein Daniel	03007 .60

## Prior Owner: Feinstein Daniel

2016 - 2018

Date	Rec Date	Verified	Price	Type	Title Company	Buyer	Seller	Document #
06/08/2017	08/22/2017			Attorney		Feinstein Daniel	Tobin Brian G	2017.2651930
03/31/2016	04/01/2016		\$89,000		Pineiro Byrd Pllc	Tobin Brian G	Kirchner Bernard R	2016.2566126

## Prior Owner: Kirchner Bernard R / Greco Francine

2012 - 2016

Date	Rec Date	Verified	Price	Type	Title Company	Buyer	Seller	Document #
06/27/2012	06/28/2012		\$75,000	Attorney Only		Kirchner Bernard R / Greco Francine	Schofield Parker F Trust	2012.2338570

## Prior Owner: Schofield Parker F Trust

2010 - 2012

--	--	--	--	--	--	--	--	--	--

Date	Rec Date	Verified	Price	Type	Title Company	Buyer	Seller	Document #
06/11/2010	06/15/2010		\$107,500		Counsellors Title	Schofield Parker F Trust	Jenkins, Charles	2459.1059



# TITLE FRAUD DEFENDER

# Open Lien Report

1519 SE Riverfront Ter #H, Jupiter, FL 33469-1144

APN: 22-40-42-011-025-00080-9

Martin County Data as of: 09/18/2024

## Owner Information

Owner Name: Geoffrey S Prichard / Marilyn E Prichard  
Vesting:  
Mailing Address: 9159 SE Riverfront Ter #H, Jupiter, FL 33469-1144

## Active Foreclosure Status

Status: Default  
Filing Date: 10/16/2023  
Doc Type: Lis Pendens  
Unpaid:  
Auction Date:

HOA Lien

Default

## Property Details

Land Use:	Condominium	2	Living Area:	1,251 Sq. Ft.	Year Built / Eff:	1975 / 1975
Zoning:	Bedrooms:	2 /	Lot Area:		Stories:	1
Subdiv / Tct:	Baths (F / H):	0	Basement:		Parking Type:	
Style:	Riverbend Condo /Total Rooms:	Pool:	Cooling:	Central	Garage #:	
Exterior Wall:	Lap Siding	Fireplace:	Heating:	Central	Price / Sq. Ft.:	\$67

## Open Liens & Position

Owner 1: Geoffrey S Prichard  
Owner 2: Marilyn E Prichard  
Combined Estimated Loan Balance: \$191,379

Date	Position / Type	Verified	Amount	Lender	Borrower(s)	Loan Type	Type / Term
02/02/2021	1st / Trust Deed/Mortgage		\$90,000	American Financial Network Inc	Prichard Geoffrey / Prichard Marilyn Elizabeth Prichard Marilyn Elizabeth	Conventional	Est / 15 Years
09/26/2023	Assignment			Seneca Mortgage Servicing LLC	Prichard Marilyn Elizabeth / Prichard Geoffrey		
08/01/2022	2nd / Trust Deed/Mortgage		\$120,000	Spring Eq LLC		Conventional	Est / 30 Years

## Last Market Sale

Sale Date	Rec Date	Verified	Type	Seller	Buyer	Sale Price
07/25/2018	07/31/2018			Feinstein Daniel	Prichard Geoffrey S & Marilyn E	\$83,643

## Tax Status

### Tax Authority - Martin County

Agency ID: 90430000  
Tax ID: 2240420110250008090000  
Address: Not Available, FL  
Last Updated: 11/03/2023  
Type: County  
Status: Unknown

### 2023 Taxes

Exemption: Homestead  
Property Tax: \$1,012.00  
Assessed Value: \$232,12  
Land Value: 0  
Improvement Value: 0  
\$232,12

Delinquent After	Amount
0	
Installment 1 March 31	\$1,012.14

# Sales Comparables

9159 SE Riverfront Ter #H, Jupiter, FL 33469-1144

APN: 22-40-42-011-025-00080-9

Martin County Data as of: 09/16/2024



## Subject Property

9159 SE Riverfront Ter #H, Jupiter, FL 33469-1144

Sale Price / Type: \$83,643 /  
Sale / Rec Date: 07/25/2018 / 07/31/2018

Sale Doc #: 3007.1660

Year Built / Eff: 1975 / 1975  
Assessed Value: \$232,120  
Land Use: Condominium  
Owner Name: Prichard Geoffrey S / Prichard Marilyn E  
Mailing Address: 9159 SE Riverfront Ter #H, Jupiter, FL 33469-1144  
County: Martin  
APN: 22-40-42-011-025-00080-9  
Subdivision: Riverbend Condo  
Census Tct / Blk: 001601 / 2010  
1st Mtg / Type: \$58,450 /  
Res / Comm Units: 1 / 2

Lot Area: 0 Sq. Ft.  
Living Area: 1,251 Sq. Ft.  
Pool:  
Zoning:  
Acres: 0.00  
Cooling:  
Fireplace:  
Parking Type: Central  
Flood Zone  
Code: Ae

Bedrooms: 2  
Baths (F / H): 2 / 0  
Total Rooms:  
Stories: 1  
Roof Material: Composition  
Prior Sale Price: \$89,000  
Prior Sale Date: 03/31/2016  
Prior Sale Doc #: 04/01/2016  
2016.256612  
6

## Search Criteria

# Months Back: 6  
Living Area: 15.0 + / -  
Difference:  
Distance From Subject: 0.5 mi  
Land Use: No Preference

## 20 Comparable Properties Found

COMPARABLE PROPERTY SUMMARY				
	Subject	Low	Average	High
Price	\$83,643	\$168,00	\$256,112	\$450,000
Living Area	1,251	0 1,230	1,243 \$205 2	1,386 \$325 2 3
Price / Sq. Ft.	\$67	\$137 2 2	3 22,155 Sq.	435,600 Sq. Ft.
Bedrooms	2	0 Sq. Ft.	Ft. 1 1974	1 1975 0.23 mi
Baths	2	1 1972	0.07 mi	
Lot Area	0 Sq. Ft.	0.0 mi		
Stories	1			
Year Built	1975			
Distance				

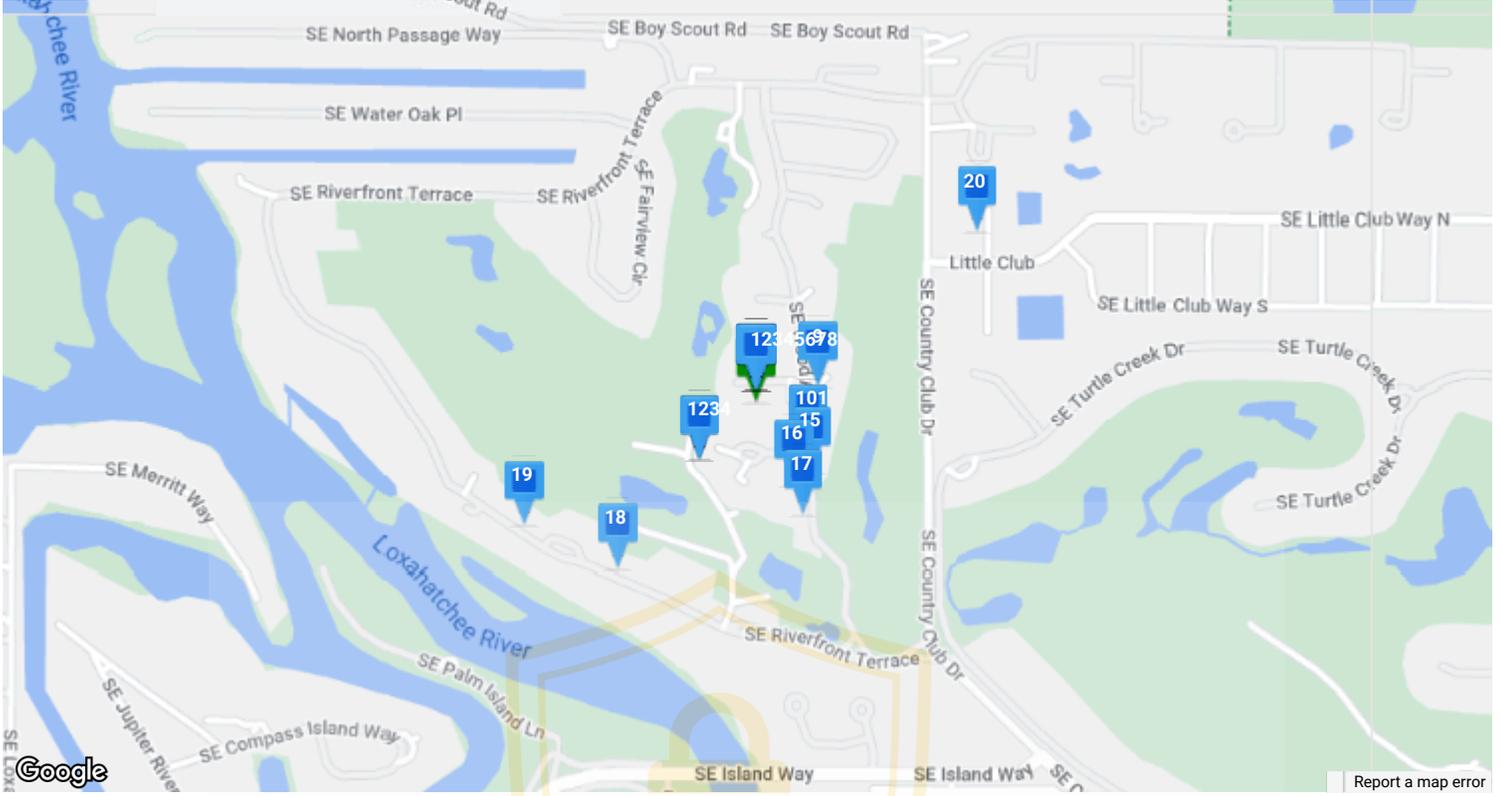
**TITLE FRAUD DEFENDER**

# Sales Comparables

9159 SE Riverfront Ter #H, Jupiter, FL 33469-1144

APN: 22-40-42-011-025-00080-9

Martin County Data as of: 09/16/2024



■ Subject Property
 ■ Comparables

### COMPARABLES

#	MI	ST	Address	Sold	Sold For	Listed	Listed At	Sq. Ft.	\$ / Sq. Ft.	Bds / Bths	Lot Size	Age
1			18380 SE Wood Haven Ln #E, Jupiter, FL 33469-1104	08/22/2024	\$168,000			1,230	\$137	2 / 3	0	49
2	L		18400 SE Wood Haven Ln #L, Jupiter, FL 33469-1174				\$189,000	1,230	\$154	2 / 3	0	49
3			18420 SE Wood Haven Ln #E, Jupiter, FL 33469-1123	04/23/2024	\$220,000			1,230	\$179	2 / 3	0	49
4			18419 SE Wood Haven Ln #E, Jupiter, FL 33469-1125	05/15/2024	\$180,000			1,230	\$146	2 / 3	0	50
5			18370 SE Wood Haven Ln #J, Jupiter, FL 33469-1110	03/08/2024	\$170,000			1,230	\$138	2 / 3	0	49
6	L		18440 SE Wood Haven Ln #F, Jupiter, FL 33469-1124				\$349,000	1,251	\$279	2 / 2	0	49
7	L					09/02/2024	\$282,000	1,230	\$229	2 / 3	0	49

8	L	9149 SE Riverfront Ter #A, Jupiter, FL 33469-1115	04/14/2024	\$275,000	1,251	\$220	2 / 2	435,600	49
9	0.05	18379 SE Wood Haven Ln #I, Jupiter, FL 33469-1183	06/28/2024	\$213,000	1,251	\$170	2 / 2	0	49
10	0.07	L 18449 SE Wood Haven Ln #F, Jupiter, FL 33469-1121	08/25/2024	\$255,000	1,230	\$207	2 / 3	0	49
11	0.07	L 18350 SE Wood Haven Ln #F, Jupiter, FL 33469-1103	11/03/2023	\$279,450	1,251	\$223	2 / 2	0	49
12	0.07	L 18350 SE Wood Haven Ln #H, Jupiter, FL 33469-1103	07/12/2024	\$289,000	1,230	\$235	2 / 3	0	49
13	0.07	18479 SE Wood Haven Ln #E, Jupiter, FL 33469-1128	03/26/2024	\$189,500	1,251	\$151	2 / 2	0	49
14	0.07	18480 SE Wood Haven Ln #H, Jupiter, FL 33469-1127	06/28/2024	\$230,000	1,230	\$187	2 / 3	0	50
15	0.08	L 18520 SE Wood Haven Ln #I, Jupiter, FL 33469-1137	05/09/2024	\$274,900	1,230	\$223	2 / 3	0	50
16	0.09	L 9239 SE Riverfront Ter #A, Jupiter, FL 33469-1112	08/13/2024	\$210,000	1,230	\$171	2 / 3	0	49
17	0.11	L 9179 SE Riverfront Ter #E, Jupiter, FL 33469-1114	08/27/2024	\$334,900	1,230	\$272	2 / 3	0	50
18	0.19		06/27/2024	\$265,000	1,230	\$215	2 / 3	0	51
19	0.22		05/10/2024	\$298,500	1,230	\$243	2 / 3	0	50
20	0.23		04/11/2024	\$450,000	1,386	\$325	2 / 2	7,492	52

L: Listed R: REO RS: REO Sale SS: Short Sale D: Default A: Auction



# TITLE FRAUD DEFENDER



**Comp #1 - Miles From Subject**  
**18380 SE Wood Haven Ln #E, Jupiter, FL 33469-1104**

Sale Price / Type: \$168,000 /  
 Sale / Rec Date: 08/22/2024 / 08/27/2024

Sale Doc #: 2024.3088528

Year Built / Eff: 1975 / 1975  
 Assessed Value: \$207,010  
 Land Use: Condominium  
 Owner Name: Caristo Dominic J / Caristo Karen E  
 Mailing Address: 1100 Brittley Way, Apex, NC 27502-2400  
 County: Martin  
 APN: 22-40-42-011-015-00050-6  
 Subdivision: Riverbend Condo  
 Census Tct / Blk: 001601 / 2010  
 1st Mtg / Type: 1 / 6  
 Res / Comm Units:

Lot Area: 0 Sq. Ft.  
 Living Area: 1,230 Sq. Ft.  
 Pool:  
 Zoning:  
 Acres: 0.00  
 Cooling:  
 Fireplace: Central  
 Parking Type:  
 Flood Zone  
 Code: Ae

Bedrooms: 2  
 Baths (F / H): 2 / 1  
 Total Rooms:  
 Stories: 1  
 Roof Material: Composition  
 Prior Sale Price: Shingle  
 Prior Sale Date: \$79,900  
 Prior Rec Date: 08/29/2002  
 Prior Sale Doc #: 1675.1018



**Comp #2 - Miles From Subject**  
**18400 SE Wood Haven Ln #L, Jupiter, FL 33469-1174**

Sale Price / Type: \$124,000 /  
 Sale / Rec Date: 02/26/2021 / 03/03/2021

For Sale: \$189,000  
 Sale Doc #: 2021.2871752

Year Built / Eff: 1975 / 1975  
 Assessed Value: \$207,010  
 Land Use: Condominium  
 Owner Name: Steiger Jake / Dixon William E  
 Mailing Address: 212 Reo Dr, Jupiter, FL 33458-4234  
 County: Martin  
 APN: 22-40-42-011-013-00120-7  
 Subdivision: Riverbend Condo  
 Census Tct / Blk: 001601 / 2010  
 1st Mtg / Type: 1 / 5  
 Res / Comm Units:

Lot Area: 0 Sq. Ft.  
 Living Area: 1,230 Sq. Ft.  
 Pool:  
 Zoning:  
 Acres: 0.00  
 Cooling:  
 Fireplace: Central  
 Parking Type:  
 Flood Zone  
 Code: Ae

Bedrooms: 2  
 Baths (F / H): 2 / 1  
 Total Rooms:  
 Stories: 1  
 Roof Material: Composition  
 Prior Sale Price: Shingle  
 Prior Sale Date:  
 Prior Rec Date:  
 Prior Sale Doc #:



**Comp #3 - Miles From Subject**  
**18420 SE Wood Haven Ln #E, Jupiter, FL 33469-1123**

Sale Price / Type: \$220,000 /  
 Sale / Rec Date: 04/23/2024 / 05/07/2024

Sale Doc #: 2024.3071407

Year Built / Eff: 1975 / 1975  
 Assessed Value: \$207,010  
 Land Use: Condominium  
 Owner Name: Cardino Michael / Cardino Jennifer  
 Mailing Address: 272 Hamilton Ave, Massapequa, NY 11758-4009  
 County: Martin  
 APN: 22-40-42-011-013-00050-1  
 Subdivision: Riverbend Condo  
 Census Tct / Blk: 001601 / 2010  
 1st Mtg / Type: 1 / 5  
 Res / Comm Units:

Lot Area: 0 Sq. Ft.  
 Living Area: 1,230 Sq. Ft.  
 Pool:  
 Zoning:  
 Acres: 0.00  
 Cooling:  
 Fireplace: Central  
 Parking Type:  
 Flood Zone  
 Code: Ae

Bedrooms: 2  
 Baths (F / H): 2 / 1  
 Total Rooms:  
 Stories: 1  
 Roof Material: Composition  
 Prior Sale Price: Shingle  
 Prior Sale Date: \$79,000  
 Prior Rec Date: 07/12/2019  
 Prior Sale Doc #: 07/12/2019  
 3070.2731



**Comp #4 - Miles From Subject**  
**18489 SE Wood Haven Ln #H, Jupiter, FL 33469-3928**

Sale Price / Type: \$180,000 /  
 Sale / Rec Date: 05/15/2024 / 05/16/2024

Sale Doc #: 2024.3072835

Year Built / Eff:  
 Assessed Value:  
 Land Use:  
 Owner Name:  
 Mailing Address:  
 County:  
 APN:  
 Subdivision:  
 Census Tct / Blk:  
 1st Mtg / Type:  
 Res / Comm Units:

1974 / 1974  
 \$230,010  
 Condominium  
 Grayson Pamela / Caprio Lawrence J  
 18580 SE Wood Haven Ln #G, Jupiter, FL 33469-1177  
 Martin  
 22-40-42-011-017-00080-6  
 Riverbend Condo  
 001601 / 2010

Lot Area: 0 Sq. Ft.  
 Living Area: 1,230 Sq. Ft.  
 Pool:  
 Zoning:  
 Acres: 0.00  
 Cooling: Central  
 Fireplace:  
 Parking Type:  
 Flood Zone  
 Code: Ae

Bedrooms: 2  
 Baths (F / H): 2 / 1  
 Total Rooms:  
 Stories: 1  
 Roof Material: Composition  
 Prior Sale Price: Shingle  
 Prior Sale Date: \$40,000  
 Prior Rec Date: 04/03/2012  
 Prior Sale Doc #: 04/16/2012  
 2571.2244



**Comp #5 - Miles From Subject**  
**18419 SE Wood Haven Ln #E, Jupiter, FL 33469-1125**

Sale Price / Type: \$170,000 /  
 Sale / Rec Date: 03/08/2024 / 03/13/2024

Sale Doc #: 2024.3062256

Year Built / Eff:  
 Assessed Value:  
 Land Use:  
 Owner Name:  
 Mailing Address:  
 County:  
 APN:  
 Subdivision:  
 Census Tct / Blk:  
 1st Mtg / Type:  
 Res / Comm Units:

1975 / 1975  
 \$230,010  
 Condominium  
 Vitale Gasper  
 7125 Main Bayview Rd, Southold, NY 11971-4210  
 Martin  
 22-40-42-011-019-00050-8  
 Riverbend Condo  
 001601 / 2010  
 1 / 5

Lot Area: 0 Sq. Ft.  
 Living Area: 1,230 Sq. Ft.  
 Pool:  
 Zoning:  
 Acres: 0.00  
 Cooling: Central  
 Fireplace:  
 Parking Type:  
 Flood Zone  
 Code: Ae

Bedrooms: 2  
 Baths (F / H): 2 / 1  
 Total Rooms:  
 Stories: 1  
 Roof Material: Composition  
 Prior Sale Price: Shingle  
 Prior Sale Date: \$76,000  
 Prior Rec Date: 10/26/2015  
 Prior Sale Doc #: 10/26/2015  
 2015.254191  
 7



**Comp #6 - Miles From Subject**  
**18370 SE Wood Haven Ln #J, Jupiter, FL 33469-1110**

Sale Price / Type: \$300,000 /  
 Sale / Rec Date: 09/05/2024 / 09/17/2024

For Sale: \$349,000  
 Sale Doc #: 2024.3091346

Year Built / Eff:  
 Assessed Value:  
 Land Use:  
 Owner Name:  
 Mailing Address:  
 County:  
 APN:  
 Subdivision:  
 Census Tct / Blk:  
 1st Mtg / Type:  
 Res / Comm Units:

1975 / 1975  
 \$296,610  
 Condominium  
 RS Dollman Family Trust / Dollman JR Frances R  
 18370 SE Wood Haven Ln #J, Jupiter, FL 33469-1110  
 Martin  
 22-40-42-011-015-00100-6  
 Riverbend Condo  
 001601 / 2010  
 \$240,000 / Conventional  
 1 / 5

Lot Area: 0 Sq. Ft.  
 Living Area: 1,251 Sq. Ft.  
 Pool:  
 Zoning:  
 Acres: 0.00  
 Cooling: Central  
 Fireplace:  
 Parking Type:  
 Flood Zone  
 Code: Ae

Bedrooms: 2  
 Baths (F / H): 2 / 0  
 Total Rooms:  
 Stories: 1  
 Roof Material: Composition  
 Prior Sale Price: Shingle  
 Prior Sale Date: \$134,200  
 Prior Rec Date: 05/04/2020  
 Prior Sale Doc #: 05/04/2020  
 3127.351

**Comp #7 - Miles From Subject****18440 SE Wood Haven Ln #F, Jupiter, FL 33469-1124**

Sale Price / Type: \$92,000/  
 Sale / Rec Date: 03/31/2017 / 04/03/2017

For Sale: \$282,000  
 Sale Doc #: 2017.2627590

Year Built / Eff: 1975 / 1975  
 Assessed Value: \$230,010  
 Land Use: Condominium  
 Owner Name: Keel Joseph F / Keel Eugenie R  
 Mailing Address: 12 Ivory St #1, West Roxbury, MA 02132-3208  
 County: Martin  
 APN: 22-40-42-011-012-00060-1  
 Subdivision: Riverbend Condo  
 Census Tct / Blk: 001601 / 2010  
 1st Mtg / Type: 1 / 6  
 Res / Comm Units:

Lot Area: 0 Sq. Ft.  
 Living Area: 1,230 Sq. Ft.  
 Pool:  
 Zoning:  
 Acres: 0.00  
 Cooling:  
 Fireplace: Central  
 Parking Type:  
 Flood Zone  
 Code: Ae

Bedrooms: 2  
 Baths (F / H): 2 / 1  
 Total Rooms:  
 Stories: 1  
 Roof Material: Composition  
 Prior Sale Price: Shingle  
 Prior Sale Date:  
 Prior Rec Date:  
 Prior Sale Doc #: 02/01/1993

**Comp #8 - Miles From Subject****9149 SE Riverfront Ter #A, Jupiter, FL 33469-1115**

Sale Price / Type: \$238,500 /  
 Sale / Rec Date: 10/18/2021 / 10/20/2021

For Sale: \$275,000  
 Sale Doc #: 2021.2921249

Year Built / Eff: 1975 / 1975  
 Assessed Value: \$296,610  
 Land Use: Condominium  
 Owner Name: Patricia Rees Trust Agreement / Patricia Rees Ttee  
 Mailing Address: 9149 SE Riverfront Ter #A, Jupiter, FL 33469-1115  
 County: Martin  
 APN: 22-40-42-011-025-00010-4  
 Subdivision: Riverbend Condo  
 Census Tct / Blk: 001601 / 2010  
 1st Mtg / Type: 1 / 7  
 Res / Comm Units:

Lot Area: 435,600 Sq. Ft.  
 Living Area: 1,251 Sq. Ft.  
 Pool:  
 Zoning:  
 Acres: 0.00  
 Cooling:  
 Fireplace: Central  
 Parking Type:  
 Flood Zone  
 Code: Ae

Bedrooms: 2  
 Baths (F / H): 2 / 0  
 Total Rooms:  
 Stories: 1  
 Roof Material: Composition  
 Prior Sale Price: Shingle  
 Prior Sale Date: \$126,500  
 Prior Rec Date: 02/14/2020  
 Prior Sale Doc #: 02/14/2020  
 3111.1864

**Comp #9 - 0.05 Miles From Subject****18379 SE Wood Haven Ln #I, Jupiter, FL 33469-1183**

Sale Price / Type: \$213,000 /  
 Sale / Rec Date: 06/28/2024 / 06/28/2024

Sale Doc #: 2024.3079793

Year Built / Eff: 1975 / 1975  
 Assessed Value: \$309,500  
 Land Use: Condominium  
 Owner Name: Giraudo William H / Giraudo Iris L  
 Mailing Address: 18379 SE Wood Haven Ln #1, Jupiter, FL 33469-1183  
 County: Martin  
 APN: 22-40-42-011-020-00090-8  
 Subdivision: Riverbend Condo  
 Census Tct / Blk: 001601 / 2013  
 1st Mtg / Type: 1 / 7  
 Res / Comm Units:

Lot Area: 0 Sq. Ft.  
 Living Area: 1,251 Sq. Ft.  
 Pool:  
 Zoning:  
 Acres: 0.00  
 Cooling:  
 Fireplace: Central  
 Parking Type:  
 Flood Zone  
 Code: Ae

Bedrooms: 2  
 Baths (F / H): 2 / 0  
 Total Rooms:  
 Stories: 1  
 Roof Material: Composition  
 Prior Sale Price: Shingle  
 Prior Sale Date: \$142,000  
 Prior Rec Date: 08/25/2018  
 Prior Sale Doc #: 09/04/2018  
 3013.2647



**Comp #10 - 0.07 Miles From Subject**  
**18449 SE Wood Haven Ln #F, Jupiter, FL 33469-1121**

Sale Price / Type: \$140,000 /  
 Sale / Rec Date: 12/01/2021 / 12/01/2021

For Sale: \$255,000  
 Sale Doc #: 2021.2929228

Year Built / Eff: 1975 / 1975  
 Assessed Value: \$230,010  
 Land Use: Condominium  
 Owner Name: Lioi Jerard  
 Mailing Address: 73 Homestead Rd, Scarsdale, NY 10583-5840  
 County: Martin  
 APN: 22-40-42-011-018-00060-8  
 Subdivision: Riverbend Condo  
 Census Tct / Blk: 001601 / 2013  
 1st Mtg / Type: 1 / 6  
 Res / Comm Units:

Lot Area: 0 Sq. Ft.  
 Living Area: 1,230 Sq. Ft.  
 Pool:  
 Zoning:  
 Acres: 0.00  
 Cooling:  
 Fireplace: Central  
 Parking Type:  
 Flood Zone  
 Code: Ae

Bedrooms: 2  
 Baths (F / H): 2 / 1  
 Total Rooms:  
 Stories: 1  
 Roof Material: Composition  
 Prior Sale Price: Shingle  
 Prior Sale Date: \$136,000  
 Prior Rec Date: 08/12/2004  
 Prior Sale Doc #: 1930.776



**Comp #11 - 0.07 Miles From Subject**  
**18449 SE Wood Haven Ln #D, Jupiter, FL 33469-1121**

Sale Price / Type: \$110,000 /  
 Sale / Rec Date: 02/08/2016 / 02/11/2016

For Sale: \$279,450  
 Sale Doc #: 2016.2558343

Year Built / Eff: 1975 / 1975  
 Assessed Value: \$296,610  
 Land Use: Condominium  
 Owner Name: Elizabeth J Korwek Family Trust  
 Mailing Address: 18449 SE Wood Haven Ln #D, Jupiter, FL 33469-1121  
 County: Martin  
 APN: 22-40-42-011-018-00040-3  
 Subdivision: Riverbend Condo  
 Census Tct / Blk: 001601 / 2013  
 1st Mtg / Type: 1 / 6  
 Res / Comm Units:

Lot Area: 0 Sq. Ft.  
 Living Area: 1,251 Sq. Ft.  
 Pool:  
 Zoning:  
 Acres: 0.00  
 Cooling: Central  
 Fireplace:  
 Parking Type:  
 Flood Zone  
 Code: Ae

Bedrooms: 2  
 Baths (F / H): 2 / 0  
 Total Rooms:  
 Stories: 1  
 Roof Material: Composition  
 Prior Sale Price: Shingle  
 Prior Sale Date: \$115,000  
 Prior Rec Date: 02/14/2014  
 Prior Sale Doc #: 2014.244060  
 5



**Comp #12 - 0.07 Miles From Subject**  
**18350 SE Wood Haven Ln #F, Jupiter, FL 33469-1103**

Sale Price / Type: \$115,000 /  
 Sale / Rec Date: 06/15/2017 / 06/16/2017

For Sale: \$289,000  
 Sale Doc #: 2931.2963

Year Built / Eff: 1975 / 1975  
 Assessed Value: \$276,010  
 Land Use: Condominium  
 Owner Name: Connor Christopher J / Connor Tracy K  
 Mailing Address: 130 Cornelius Dr, Middletown, RI 02842-5783  
 County: Martin  
 APN: 22-40-42-011-016-00060-2  
 Subdivision: Riverbend Condo  
 Census Tct / Blk: 001601 / 2010  
 1st Mtg / Type: 1 / 7  
 Res / Comm Units:

Lot Area: 0 Sq. Ft.  
 Living Area: 1,230 Sq. Ft.  
 Pool:  
 Zoning:  
 Acres: 0.00  
 Cooling:  
 Fireplace: Central  
 Parking Type:  
 Flood Zone  
 Code: Ae

Bedrooms: 2  
 Baths (F / H): 2 / 1  
 Total Rooms:  
 Stories: 1  
 Roof Material: Composition  
 Prior Sale Price: Shingle  
 Prior Sale Date: \$60,000  
 Prior Rec Date: 11/30/2010  
 Prior Sale Doc #: 12/20/2010  
 2492.2448



**Comp #13 - 0.07 Miles From Subject**  
**18350 SE Wood Haven Ln #H, Jupiter, FL 33469-1103**

Sale Price / Type: \$189,500 / Confirmed  
 Sale / Rec Date: 03/26/2024 / 04/03/2024

Sale Doc #: 2024.3065453

Year Built / Eff:  
 Assessed Value:  
 Land Use:  
 Owner Name:  
 Mailing Address:  
 County:  
 APN:  
 Subdivision:  
 Census Tct / Blk:  
 1st Mtg / Type:  
 Res / Comm Units:

1975 / 1975  
 \$266,940  
 Condominium  
 Bowes Karen Garvens / Bowes Michael George  
 1572 Belleair Ln, Clearwater, FL 33764-2562  
 Martin  
 22-40-42-011-016-00080-8  
 Riverbend Condo  
 001601 / 2010  
 1 / 7

Lot Area: 0 Sq. Ft.  
 Living Area: 1,251 Sq. Ft.  
 Pool:  
 Zoning:  
 Acres: 0.00  
 Cooling:  
 Fireplace: Central  
 Parking Type:  
 Flood Zone  
 Code: Ae

Bedrooms: 2  
 Baths (F / H): 2 / 0  
 Total Rooms:  
 Stories: 1  
 Roof Material: Composition  
 Prior Sale Price: Shingle  
 Prior Sale Date: \$87,900  
 Prior Rec Date: 06/04/2018  
 Prior Sale Doc #: 06/07/2018  
 2997.1356



**Comp #14 - 0.07 Miles From Subject**  
**18580 SE Wood Haven Ln #L, Jupiter, FL 33469-1177**

Sale Price / Type: \$230,000 /  
 Sale / Rec Date: 06/28/2024 / 06/28/2024

Sale Doc #: 2024.3079701

Year Built / Eff:  
 Assessed Value:  
 Land Use:  
 Owner Name:  
 Mailing Address:  
 County:  
 APN:  
 Subdivision:  
 Census Tct / Blk:  
 1st Mtg / Type:  
 Res / Comm Units:

1974 / 1974  
 \$289,810  
 Condominium  
 Lacefield Robin / Bierman Katherine Lacefield & Gabriel  
 1505 Shadow Rdg, Columbia, IL 62236-3362  
 Martin  
 22-40-42-011-006-00120-1  
 Riverbend Condo  
 001601 / 2010  
 1 / 6

Lot Area: 0 Sq. Ft.  
 Living Area: 1,230 Sq. Ft.  
 Pool:  
 Zoning:  
 Acres: 0.00  
 Cooling:  
 Fireplace: Central  
 Parking Type:  
 Flood Zone  
 Code: Ae

Bedrooms: 2  
 Baths (F / H): 2 / 1  
 Total Rooms:  
 Stories: 1  
 Roof Material: Composition  
 Prior Sale Price: Shingle  
 Prior Sale Date: \$65,217  
 Prior Rec Date: 09/06/2016  
 Prior Sale Doc #: 09/21/2016  
 2016.259695  
 1



**Comp #15 - 0.08 Miles From Subject**  
**18479 SE Wood Haven Ln #E, Jupiter, FL 33469-1128**

Sale Price / Type: \$150,000 /  
 Sale / Rec Date: 08/03/2020 / 08/26/2020

For Sale: \$274,900  
 Sale Doc #: 3153.1342

Year Built / Eff:  
 Assessed Value:  
 Land Use:  
 Owner Name:  
 Mailing Address:  
 County:  
 APN:  
 Subdivision:  
 Census Tct / Blk:  
 1st Mtg / Type:  
 Res / Comm Units:

1974 / 1974  
 \$276,010  
 Condominium  
 Jones Samantha L  
 18479 SE Wood Haven Ln #E, Jupiter, FL 33469-1128  
 Martin  
 22-40-42-011-017-00050-2  
 Riverbend Condo  
 001601 / 2013  
 1 / 6

Lot Area: 0 Sq. Ft.  
 Living Area: 1,230 Sq. Ft.  
 Pool:  
 Zoning:  
 Acres: 0.00  
 Cooling:  
 Fireplace: Central  
 Parking Type:  
 Flood Zone  
 Code: Ae

Bedrooms: 2  
 Baths (F / H): 2 / 1  
 Total Rooms:  
 Stories: 1  
 Roof Material: Composition  
 Prior Sale Price: Shingle  
 Prior Sale Date: \$87,000  
 Prior Rec Date: 07/06/2016  
 Prior Sale Doc #: 07/11/2016  
 2016.258472  
 7



**Comp #16 - 0.09 Miles From Subject**  
**18480 SE Wood Haven Ln #H, Jupiter, FL 33469-1127**

Sale Price / Type: \$93,000/  
 Sale / Rec Date: 11/04/2016 / 11/16/2016

For Sale: \$210,000  
 Sale Doc #: 2016.2605326

Year Built / Eff:  
 Assessed Value:  
 Land Use:  
 Owner Name:  
 Mailing Address:  
 County:  
 APN:  
 Subdivision:  
 Census Tct / Blk:  
 1st Mtg / Type:  
 Res / Comm Units:

1975 / 1975  
 \$238,060  
 Condominium  
 Howard Charles W / Howard Polly M  
 18480 SE Wood Haven Ln #H, Jupiter, FL 33469-1127  
 Martin  
 22-40-42-011-010-00080-1  
 Riverbend Condo  
 001601 / 2010  
 174

Lot Area: 0 Sq. Ft.  
 Living Area: 1,230 Sq. Ft.  
 Pool:  
 Zoning:  
 Acres: 0.00  
 Cooling: Central  
 Fireplace:  
 Parking Type:  
 Flood Zone Code: Ae

Bedrooms: 2  
 Baths (F / H): 2 / 1  
 Total Rooms:  
 Stories: 1  
 Roof Material: Composition  
 Prior Sale Price: Shingle  
 Prior Sale Date: \$61,000  
 Prior Rec Date: 09/26/2014  
 Prior Sale Doc #: 09/30/2014  
 2014.247829  
 1



**Comp #17 - 0.11 Miles From Subject**  
**18520 SE Wood Haven Ln #I, Jupiter, FL 33469-1137**

Sale Price / Type: \$180,000 /  
 Sale / Rec Date: 09/19/2023 / 09/19/2023

For Sale: \$334,900  
 Sale Doc #: 2023.3036115

Year Built / Eff:  
 Assessed Value:  
 Land Use:  
 Owner Name:  
 Mailing Address:  
 County:  
 APN:  
 Subdivision:  
 Census Tct / Blk:  
 1st Mtg / Type:  
 Res / Comm Units:

1974 / 1974  
 \$230,010  
 Condominium  
 Cameron Donald L  
 5644 Corporate Way, West Palm Beach, FL 33407-2002

Lot Area: 0 Sq. Ft.  
 Living Area: 1,230 Sq. Ft.  
 Pool:  
 Zoning:  
 Acres: 0.00  
 Cooling: Central  
 Fireplace:  
 Parking Type:  
 Flood Zone Code: Ae

Bedrooms: 2  
 Baths (F / H): 2 / 1  
 Total Rooms:  
 Stories: 1  
 Roof Material: Composition  
 Prior Sale Price: Shingle  
 Prior Sale Date: \$187,200  
 Prior Rec Date: 04/11/2006  
 Prior Sale Doc #: 04/17/2006  
 2133.1111



**Comp #18 - 0.19 Miles From Subject**  
**9239 SE Riverfront Ter #A, Jupiter, FL 33469-1112**

Sale Price / Type: \$265,000 / Confirmed  
 Sale / Rec Date: 06/27/2024 / 07/02/2024

Sale Doc #: 2024.3080114

Year Built / Eff:  
 Assessed Value:  
 Land Use:  
 Owner Name:  
 Mailing Address:  
 County:  
 APN:  
 Subdivision:  
 Census Tct / Blk:  
 1st Mtg / Type:  
 Res / Comm Units:

1973 / 1973  
 \$322,010  
 Condominium  
 Stratton Jeffrey / Stratton Krista Peterson  
 9239 SE Riverfront Ter #A, Jupiter, FL 33469-1112  
 Martin  
 22-40-42-011-003-00010-1

Lot Area: 0 Sq. Ft.  
 Living Area: 1,230 Sq. Ft.  
 Pool:  
 Zoning:  
 Acres: 0.00  
 Cooling: Central  
 Fireplace:  
 Parking Type:  
 Flood Zone Code: Ae

Bedrooms: 2  
 Baths (F / H): 2 / 1  
 Total Rooms:  
 Stories: 1  
 Roof Material: Composition  
 Prior Sale Price: Shingle  
 Prior Sale Date: \$160,000  
 Prior Rec Date: 05/03/2018  
 Prior Sale Doc #: 05/09/2018  
 2991.2053



**Comp #19 - 0.22 Miles From Subject**  
**9179 SE Riverfront Ter #E, Jupiter, FL 33469-1114**

Sale Price / Type: \$298,500 / Confirmed  
 Sale / Rec Date: 05/10/2024 / 05/15/2024

Sale Doc #: 2024.3072545

Year Built / Eff: 1974 / 1974  
 Assessed Value: \$264,510  
 Land Use: Condominium  
 Owner Name: Gearty William  
 Mailing Address: 240 Sussex Cir, Jupiter, FL 33458-8116  
 County: Martin  
 APN: 22-40-42-011-005-00050-7  
 Subdivision: Riverbend Condo  
 Census Tct / Blk: 001601 / 2010  
 1st Mtg / Type: 1 / 6  
 Res / Comm Units:

1974 / 1974  
 \$264,510  
 Condominium  
 Gearty William  
 240 Sussex Cir, Jupiter, FL 33458-8116

Lot Area: 0 Sq. Ft.  
 Living Area: 1,230 Sq. Ft.  
 Pool:

Bedrooms: 2  
 Baths (F / H): 2 / 1  
 Total Rooms:

Zoning:  
 Acres: 0.00  
 Cooling:  
 Fireplace: Central  
 Parking Type:  
 Flood Zone  
 Code: Ae

Stories: 1  
 Roof Material: Composition  
 Prior Sale Price: Shingle  
 Prior Sale Date: \$140,000  
 Prior Rec Date: 05/28/2020  
 Prior Sale Doc #: 06/01/2020  
 3132.1601



**Comp #20 - 0.23 Miles From Subject**  
**18296 SE Courtview Cir, Jupiter, FL 33469-1308**

Sale Price / Type: \$450,000 /  
 Sale / Rec Date: 04/11/2024 / 04/17/2024

Sale Doc #: 2024.3067610

Year Built / Eff: 1972 / 1972  
 Assessed Value: \$357,590  
 Land Use: SFR  
 Owner Name: Roberto Calderin And Miriam E / Calderin Roberto  
 Mailing Address: 18296 SE Courtview Cir, Jupiter, FL 33469-1308  
 County: Martin  
 APN: 22-40-42-008-002-00060-7  
 Subdivision: Iroquois Park  
 Census Tct / Blk: 001601 / 3015  
 1st Mtg / Type: 1 /  
 Res / Comm Units:

1972 / 1972  
 \$357,590  
 SFR  
 Roberto Calderin And Miriam E / Calderin Roberto  
 18296 SE Courtview Cir, Jupiter, FL 33469-1308

Lot Area: 7,492 Sq. Ft.  
 Living Area: 1,386 Sq. Ft.  
 Pool:

Bedrooms: 2  
 Baths (F / H): 2 / 0  
 Total Rooms: 2

Zoning:  
 Acres: 0.17  
 Cooling: Central  
 Fireplace: Garage  
 Parking Type: X  
 Flood Zone  
 Code:

Stories: 1  
 Roof Material: Composition  
 Prior Sale Price: Shingle  
 Prior Sale Date: \$105,000  
 Prior Rec Date: 12/01/1997  
 Prior Sale Doc #: 1275.588



**TITLE FRAUD  
 DEFENDER**

# Foreclosure Report

9159 SE Riverfront Ter #H, Jupiter, FL 33469-1144

APN: 22-40-42-011-025-00080-9

Martin County Data as of: 09/16/2024

## Latest Foreclosure Activity

DocumentType/Lis Pendens	Lis Pendens /	Recording Date:	08/01/2024	Orig. Recording Date:	02/02/2021
Type:	Mortgages	Default Date:		Default Amount:	
Filing Date:	10/16/2023	Auction Date:		Opening Bid:	
Unpaid Balance:				Auction City:	Prichard Geoffrey
Auction Location:	Defendant:				
Plaintiff:	Prichard Marilyn Elizabeth	Defendant:			
Title Company:	Seneca Mortgage Servicing LLC				

## Foreclosure Activity

Type	Date	Doc #	Orig. Doc #	Orig. Rec Date	Unpaid Balance	Lender
Lis Pendens	08/01/2024	2024.3084735				

## Owner Information

Owner Name: Prichard Geoffrey S / Prichard Marilyn E  
Vesting:  
Mailing Address: 9159 SE Riverfront Ter #H, Jupiter, FL 33469-1144

## Location Information

Legal Description:	Riverbend Condo South Forsgate Cluster Unit H	County:	Martin		
APN:	22-40-42-011-025-	Alternate APN:	22-40-42-011-	Census Tract / Block:	001601 / 2010
Munic / Twnshp:	00080-9	Twnshp-Rng-Sec:	025- 0008.0-9-	Legal Lot / Block:	8 / 2
Subdivision:	Riverbend Condo	Tract #:	0000 40S / 42E / 22	Legal Book / Page:	367 / 580

## Property Characteristics

Gross Living Area:	1,251 Sq. Ft.	Total Rooms:		Year Built / Eff:	1975 / 1975
Living Area:	1,251 Sq. Ft.	Bedrooms:	2	Stories:	1
Total Adj. Area:	1251	Baths (F / H):	2 /	Parking Type:	
Above Grade:		Pool:		Garage #:	
Basement Area:		Fireplace:		Garage Area:	
Style:		Cooling:	Y / Central	Porch Type:	
Foundation:		Heating:	Central	Patio Type:	
Quality:	Average	Exterior Wall:	Lap Siding	Roof Type:	Composition Shingle
Condition:	Average	Construction Type:	Wood Frame/Concrete Block	Roof Material:	Composition Shingle

## Site Information

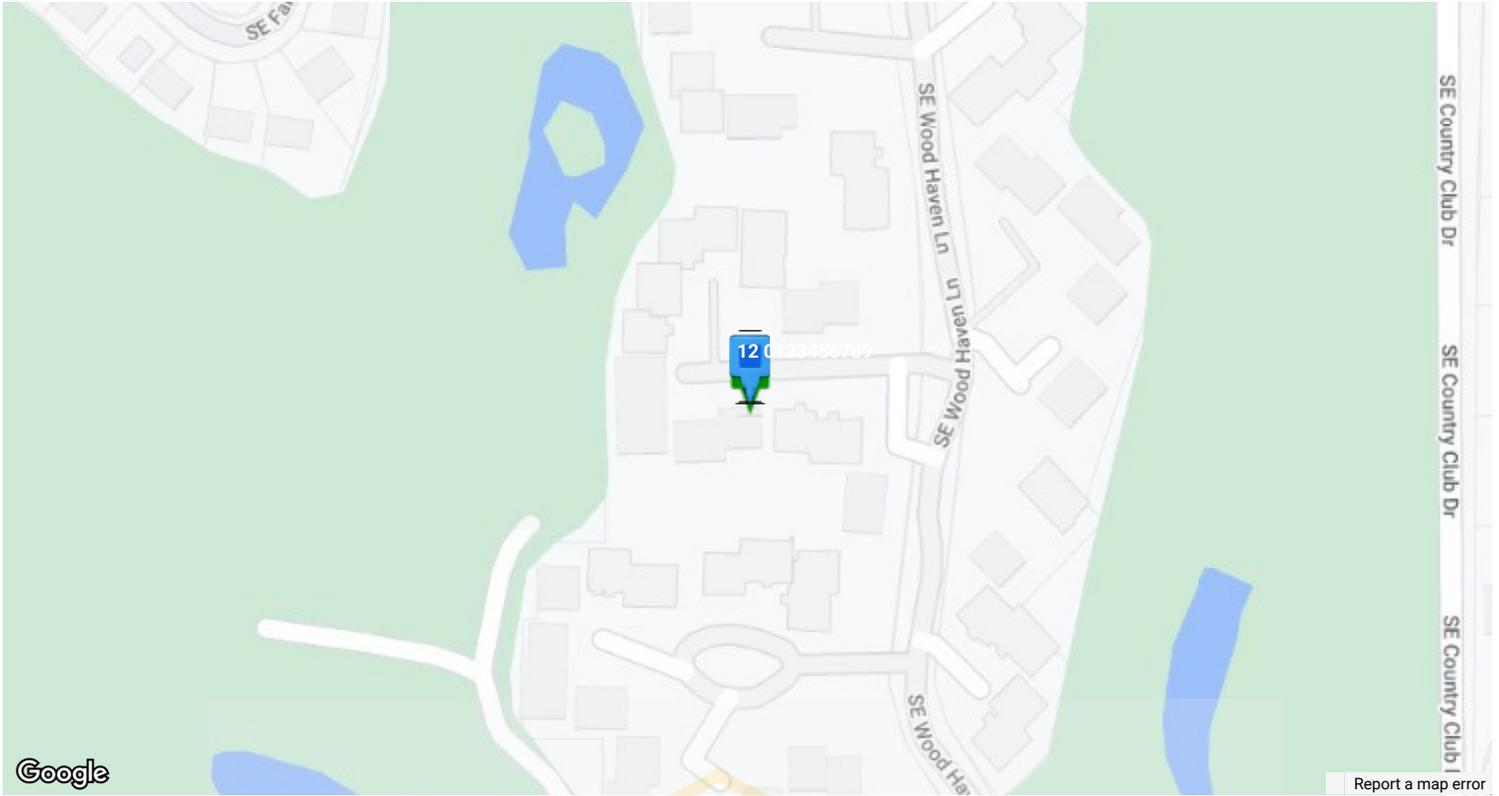
Land Use:	Condominium	Lot Area:		Zoning:	
State Use:	04	Lot Width / Depth:		# of Buildings:	1
County Use:	Residential Condo	Usable Lot:		Res / Comm Units:	1 / 2
Site Influence:		Acres:		Water / Sewer Type:	

# Neighbors Report

9159 SE Riverfront Ter #H, Jupiter, FL 33469-1144

APN: 22-40-42-011-025-00080-9

Martin County Data as of: 09/16/2024



Google

Report a map error

 Subject Property  Neighbors



**Subject Property**  
9159 SE Riverfront Ter #H, Jupiter, FL 33469-1144  
Occupancy: Owner Occupied

Owner Name: Prichard Geoffrey S / Prichard Marilyn E  
Mailing Address: 9159 SE Riverfront Ter #H, Jupiter, FL 33469-1144  
APN: 22-40-42-011-025-00080-9

Sale / Rec Date: 07/25/2018 / 07/31/2018  
Sale Price / Type: \$83,643 /  
Land Use: Condominium

Year Built / Eff: 1975 / 1975  
Living Area: 1,251 Sq. Ft.  
Lot Area: 0 Sq. Ft.  
Bedrooms: 2  
Baths (F / H): 2 /



**Neighbor 1 - 0.0 Miles From Subject**  
18400 SE Wood Haven Ln #L, Jupiter, FL 33469-1174  
Occupancy: Absentee Owner

Owner Name: Steiger Jake / Dixon William E  
Mailing Address: 212 Reo Dr, Jupiter, FL 33458-4234  
APN: 22-40-42-011-013-00120-7

Sale / Rec Date: 02/26/2021 / 03/03/2021  
Sale Price / Type: \$124,000 /  
Land Use: Condominium

Year Built / Eff: 1975 / 1975  
Living Area: 1,230 Sq. Ft.  
Lot Area: 0 Sq. Ft.  
Bedrooms: 2  
Baths (F / H): 2 / 1

TITLE FRAUD DEFENDER



**Neighbor 2 - 0.0 Miles From Subject**  
**9209 SE Riverfront Ter #D, Jupiter, FL 33469-1113**  
 Occupancy: Owner Occupied

Owner Name: Molyneaux George F / Molyneaux Kathleen F  
 Mailing Address: 9209 SE Riverfront Ter #D, Jupiter, FL 33469-1113  
 APN: 22-40-42-011-004-00040-3

Sale / Rec Date: 12/15/2023 / 12/19/2023  
 Sale Price / Type: \$350,000 / Confirmed  
 Land Use: Condominium

Year Built / Eff: 1973 / 1973  
 Living Area: 1,625 Sq. Ft.  
 Lot Area: 0 Sq. Ft.  
 Bedrooms: 3  
 Baths (F / H): 2 / 1



**Neighbor 3 - 0.0 Miles From Subject**  
**18490 SE Wood Haven Ln #A, Jupiter, FL 33469-1106**  
 Occupancy: Absentee Owner

Owner Name: John Robert Davis & Kristen Palti Living Trust  
 Mailing Address: John Robert Davis Ttee  
 APN: 5708 Dunbar Cir, Milton, FL 32583-2854  
 22-40-42-011-010-00010-6

Sale / Rec Date: 01/31/2023 / 01/31/2023  
 Sale Price / Type: \$275,000 /  
 Land Use: Condominium

Year Built / Eff: 1975 / 1975  
 Living Area: 1,251 Sq. Ft.  
 Lot Area: 0 Sq. Ft.  
 Bedrooms: 2  
 Baths (F / H): 2 /



**Neighbor 4 - 0.0 Miles From Subject**  
**18419 SE Wood Haven Ln #C, Jupiter, FL 33469-1125**  
 Occupancy: Owner Occupied

Owner Name: Wilson Joyce A  
 Mailing Address: 6350 Escondido Dr #B15, El Paso, TX 79912-2978  
 APN: 22-40-42-011-019-00030-3

Sale / Rec Date: 04/18/2023 / 04/25/2023  
 Sale Price / Type: \$340,000 / Confirmed  
 Land Use: Condominium

Year Built / Eff: 1975 / 1975  
 Living Area: 1,251 Sq. Ft.  
 Lot Area: 0 Sq. Ft.  
 Bedrooms: 2  
 Baths (F / H): 2 /



**Neighbor 5 - 0.0 Miles From Subject**  
**18400 SE Wood Haven Ln #J, Jupiter, FL 33469-1174**  
 Occupancy: Owner Occupied

Owner Name: Jacobson Ronald L  
 Mailing Address: 18400 SE Wood Haven Ln #J, Jupiter, FL 33469-1174  
 APN: 22-40-42-011-013-00100-1

Sale / Rec Date: 09/30/2016 / 10/04/2016  
 Sale Price / Type: \$85,000 /  
 Land Use: Condominium

Year Built / Eff: 1975 / 1975  
 Living Area: 1,251 Sq. Ft.  
 Lot Area: 0 Sq. Ft.  
 Bedrooms: 2  
 Baths (F / H): 2 /



**Neighbor 6 - 0.0 Miles From Subject**  
**9150 SE Riverfront Ter #E, Jupiter, FL 33469-1146**  
 Occupancy: Owner Occupied

Owner Name: Florence Jean James  
 Mailing Address: 9150 SE Riverfront Ter #E, Jupiter, FL 33469-1146  
 APN: 22-40-42-011-023-00050-0

Sale / Rec Date: 11/21/2014 / 11/24/2014  
 Sale Price / Type: \$126,500 /  
 Land Use: Condominium

Year Built / Eff: 1975 / 1975  
 Living Area: 1,230 Sq. Ft.  
 Lot Area: 0 Sq. Ft.  
 Bedrooms: 2  
 Baths (F / H): 2 / 1



**Neighbor 7 - 0.0 Miles From Subject**  
**18489 SE Wood Haven Ln #G, Jupiter, FL 33469-3928**  
 Occupancy: Owner Occupied

Owner Name: Esposito Vincent M / Esposito Joan M  
 Mailing Address: 18489 SE Wood Haven Ln #G, Jupiter, FL 33469-3928  
 APN: 22-40-42-011-017-00070-8

Sale / Rec Date: 06/26/2015 / 07/02/2015  
 Sale Price / Type: \$64,500 /  
 Land Use: Condominium

Year Built / Eff: 1974 / 1974  
 Living Area: 1,230 Sq. Ft.  
 Lot Area: 0 Sq. Ft.  
 Bedrooms: 2  
 Baths (F / H): 2 / 1



**Neighbor 8 - 0.0 Miles From Subject**  
**18490 SE Wood Haven Ln #C, Jupiter, FL 33469-1106**  
 Occupancy: Absentee Owner

Owner Name: Jacobacci Anthony / Jacobacci Darlene  
 Mailing Address: 21 Harris Rd, Ansonia, CT 06401-2515  
 APN: 22-40-42-011-010-00030-2

Sale / Rec Date: 09/29/2015 / 10/02/2015  
 Sale Price / Type: \$74,000 /  
 Land Use: Condominium

Year Built / Eff: 1975 / 1975  
 Living Area: 1,230 Sq. Ft.  
 Lot Area: 0 Sq. Ft.  
 Bedrooms: 2  
 Baths (F / H): 2 / 1



**Neighbor 9 - 0.0 Miles From Subject**  
**18370 SE Wood Haven Ln #G, Jupiter, FL 33469-1110**  
 Occupancy: Owner Occupied

Owner Name: Kendrigan Joseph W / Kendrigan John J  
 Mailing Address: 18370 SE Wood Haven Ln #G, Jupiter,  
 FL 33469-1110  
 APN: 22-40-42-011-015-00070-2

Sale / Rec Date: 10/01/2014 / 10/02/2014  
 Sale Price / Type: \$120,000 /  
 Land Use: Condominium

Year Built / Eff: 1975 / 1975  
 Living Area: 1,251 Sq. Ft.  
 Lot Area: 0 Sq. Ft.  
 Bedrooms: 2  
 Baths (F / H): 2 /



**Neighbor 10 - 0.0 Miles From Subject**  
**18420 SE Wood Haven Ln #C, Jupiter, FL 33469-1123**  
 Occupancy: Absentee Owner

Owner Name: Bernas Lynne M / Bernas Morgan  
 Mailing Address: 428 Bernas Rd, Cochection, NY 12726-5423  
 APN: 22-40-42-011-013-00030-6

Sale / Rec Date: 08/08/1998 / 08/10/1998  
 Sale Price / Type: \$57,000 /  
 Land Use: Condominium

Year Built / Eff: 1975 / 1975  
 Living Area: 1,251 Sq. Ft.  
 Lot Area: 0 Sq. Ft.  
 Bedrooms: 2  
 Baths (F / H): 2 /



**Neighbor 11 - 0.0 Miles From Subject**  
**9160 SE Riverfront Ter #N, Jupiter, FL 33469-1141**  
 Occupancy: Absentee Owner

Owner Name: Jafine Paul  
 Mailing Address: 20797 Yonge St, East Gwillimbury, ON  
 APN: 22-40-42-011-022-00140-4

Sale / Rec Date: 03/01/2012 / 03/05/2012  
 Sale Price / Type: \$150,000 / Confirmed  
 Land Use: Condominium

Year Built / Eff: 1975 / 1975  
 Living Area: 1,625 Sq. Ft.  
 Lot Area: 0 Sq. Ft.  
 Bedrooms: 3  
 Baths (F / H): 2 / 1



**Neighbor 12 - 0.0 Miles From Subject**  
**9279 SE Riverfront Ter #H, Jupiter, FL 33469-3919**  
 Occupancy: Unknown

Owner Name: Rhonda Cunha L / Rhonda E  
 Mailing Address: Po Box 1625, Hobe Sound, FL 33475-1625  
 APN: 22-40-42-011-027-00080-5

Sale / Rec Date: / 01/01/1985  
 Sale Price / Type: \$109,000 /  
 Land Use: Condominium

Year Built / Eff: 1973 / 1973  
 Living Area: 1,625 Sq. Ft.  
 Lot Area: 0 Sq. Ft.  
 Bedrooms: 3  
 Baths (F / H): 2 / 1



**Neighbor 13 - 0.0 Miles From Subject**  
**18570 SE Wood Haven Ln #B, Jupiter, FL 33469-1109**  
 Occupancy: Owner Occupied

Owner Name: Schofield Matthew Ian  
 Mailing Address: 18570 SE Wood Haven Ln #B, Jupiter, FL  
 33469-1109  
 APN: 22-40-42-011-007-00020-0

Sale / Rec Date: 11/07/2017 / 11/09/2017  
 Sale Price / Type: \$60,000 /  
 Land Use: Condominium

Year Built / Eff: 1974 / 1974  
 Living Area: 903 Sq. Ft.  
 Lot Area: 0 Sq. Ft.  
 Bedrooms: 1  
 Baths (F / H): 1 / 1



**Neighbor 14 - 0.0 Miles From Subject**  
**18510 SE Wood Haven Ln #A, Jupiter, FL 33469-1107**  
 Occupancy: Owner Occupied

Owner Name: Wally JR Willrick TR  
 Mailing Address: 18510 SE Wood Haven Ln, Jupiter, FL 33469-1107  
 APN: 22-40-42-011-009-00010-8

Sale / Rec Date: 05/19/2004 / 05/20/2004  
 Sale Price / Type: \$150,000 /  
 Land Use: Condominium

Year Built / Eff: 1974 / 1974  
 Living Area: 1,251 Sq. Ft.  
 Lot Area: 0 Sq. Ft.  
 Bedrooms: 2  
 Baths (F / H): 2 /



**Neighbor 15 - 0.0 Miles From Subject**  
**9229 SE Riverfront Ter #I, Jupiter, FL 33469-1135**  
 Occupancy: Owner Occupied

Owner Name: Ross Mary M / Ross Donald B  
 Mailing Address: 9229 SE Riverfront Ter #I, Jupiter, FL 33469-1135  
 APN: 22-40-42-011-004-00090-2

Sale / Rec Date: 10/25/2017 / 11/03/2017  
 Sale Price / Type: \$126,000 /  
 Land Use: Condominium

Year Built / Eff: 1973 / 1973  
 Living Area: 1,625 Sq. Ft.  
 Lot Area: 0 Sq. Ft.  
 Bedrooms: 3  
 Baths (F / H): 2 / 1



**Neighbor 16 - 0.0 Miles From Subject**  
**18390 SE Wood Haven Ln #A, Jupiter, FL 33469-1105**  
 Occupancy: Owner Occupied

Owner Name: Maynard Wendy  
 Mailing Address: 18390 SE Wood Haven Ln #A, Jupiter, FL 33469-1105  
 APN: 22-40-42-011-014-00010-8

Sale / Rec Date: 02/27/2019 / 03/11/2019  
 Sale Price / Type: \$92,000 /  
 Land Use: Condominium

Year Built / Eff: 1977 / 1977  
 Living Area: 1,251 Sq. Ft.  
 Lot Area: 0 Sq. Ft.  
 Bedrooms: 2  
 Baths (F / H): 2 /



**Neighbor 17 - 0.0 Miles From Subject**  
**9149 SE Riverfront Ter #A, Jupiter, FL 33469-1115**  
 Occupancy: Owner Occupied

Owner Name: Patricia Rees Trust Agreement / Patricia Rees Ttee  
 Mailing Address: 9149 SE Riverfront Ter #A, Jupiter, FL 33469-1115  
 APN: 22-40-42-011-025-00010-4

Sale / Rec Date: 10/18/2021 / 10/20/2021  
 Sale Price / Type: \$238,500 /  
 Land Use: Condominium

Year Built / Eff: 1975 / 1975  
 Living Area: 1,251 Sq. Ft.  
 Lot Area: 435,600 Sq. Ft.  
 Bedrooms: 2  
 Baths (F / H): 2 /



**Neighbor 18 - 0.0 Miles From Subject**  
**9229 SE Riverfront Ter #H, Jupiter, FL 33469-1135**  
 Occupancy: Owner Occupied

Owner Name: Vaine Steven C / Vaine Alice J  
 Mailing Address: 9229 SE Riverfront Ter #H, Jupiter, FL 33469-1135  
 APN: 22-40-42-011-004-00080-4

Sale / Rec Date: 12/20/2021 / 12/22/2021  
 Sale Price / Type: \$276,500 /  
 Land Use: Condominium

Year Built / Eff: 1973 / 1973  
 Living Area: 1,625 Sq. Ft.  
 Lot Area: 0 Sq. Ft.  
 Bedrooms: 3  
 Baths (F / H): 2 / 1



**Neighbor 19 - 0.0 Miles From Subject**  
**18500 SE Wood Haven Ln #G, Jupiter, FL 33469-3929**  
 Occupancy: Owner Occupied

Owner Name: Leopold Margaret M  
 Mailing Address: 18500 SE Wood Haven Ln #G, Jupiter, FL 33469-3929  
 APN: 22-40-42-011-009-00070-5

Sale / Rec Date: 07/09/2014 / 07/10/2014  
 Sale Price / Type: \$100,100 /  
 Land Use: Condominium

Year Built / Eff: 1974 / 1974  
 Living Area: 1,625 Sq. Ft.  
 Lot Area: 0 Sq. Ft.  
 Bedrooms: 3  
 Baths (F / H): 2 / 1



**Neighbor 20 - 0.0 Miles From Subject**  
**18550 SE Wood Haven Ln #K, Jupiter, FL 33469-1131**  
 Occupancy: Absentee Owner

Year Built / Eff: 1974 / 1974  
 Living Area: 1,625 Sq. Ft.  
 Lot Area: 0 Sq. Ft.  
 Bedrooms: 3  
 Baths (F / H): 2 / 1

Owner Name: Jafine Paul  
 Mailing Address: 20797 Yonge St, East Gwillimbury, ON  
 APN: 22-40-42-011-007-00110-1

Sale / Rec Date: 12/13/2011 / 12/16/2011  
 Sale Price / Type: \$119,500 /  
 Land Use: Condominium



# Schools Report

9159 SE Riverfront Ter #H, Jupiter, FL 33469-1144

APN: 22-40-42-011-025-00080-9

Martin County Data as of: 09/18/2024

## Public School Assignment

Martin Martin Martin

Hobe Sound Elementary School

Elementary School:

Middle School:

High School:

Hobe Sound Elementary School

Murray Middle School

South Fork High School

### Hobe Sound Elementary School

11555 Southeast Gomez Avenue, Hobe Sound, FL 33455 - 5.66 Miles

Grades      Students      Students:Teachers      State Percentile

**PK-5      494      14:1      40**

State Rank: 1213

Blue Ribbon School: No

Int'l Baccalaureate: No

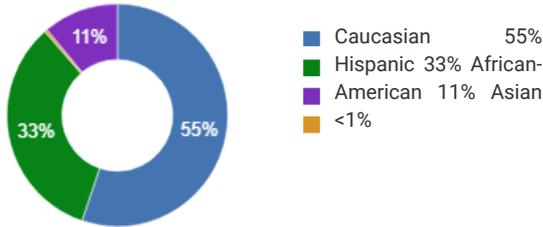
Advanced Placement: No

Free Lunch: 65%

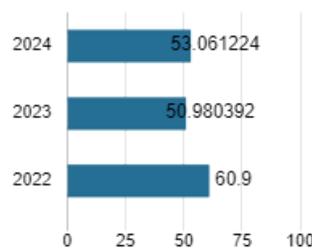
Reduced Lunch: 65%

Title 1: Yes

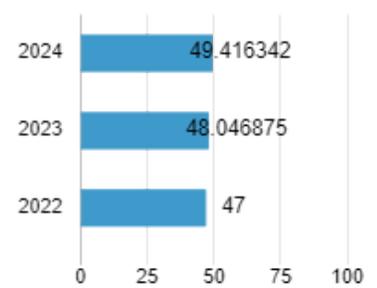
Student Ethnicity



Math Proficient (%)



Reading Proficient (%)



### Murray Middle School

4400 Southeast Murray Street, Stuart, FL 34997 - 11.22 Miles

Grades      Students      Students:Teachers      State Percentile

**6-8      570      16:1      60**

State Rank: 460

Blue Ribbon School: No

Int'l Baccalaureate: No

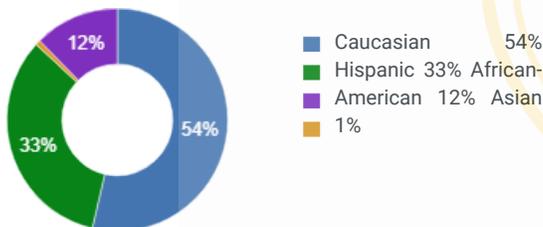
Advanced Placement: No

Free Lunch: 65%

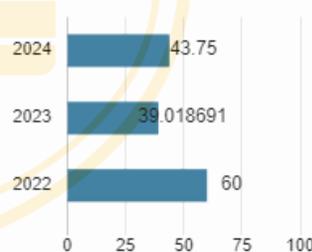
Reduced Lunch: 65%

Title 1: Yes

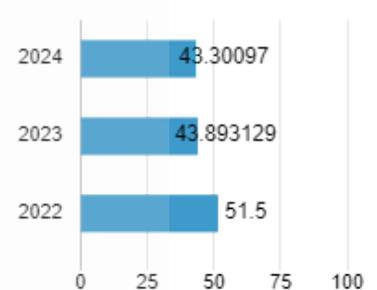
Student Ethnicity



Math Proficient (%)



Reading Proficient (%)



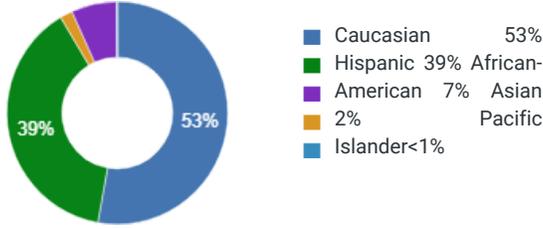
**TITLE FRAUD DEFENDER**

Grades: 9-12  
 Students: 1,899  
 Students:Teachers: 19:1  
 State Percentile: 70

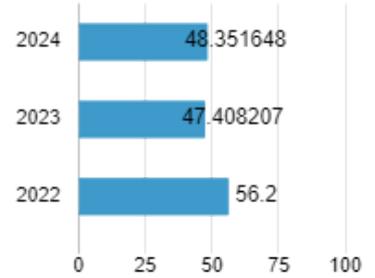
State Rank: 227  
 Blue Ribbon School: No  
 Int'l Baccalaureate: No  
 Advanced Placement: Yes

Free Lunch: 54%  
 Reduced Lunch: 54%  
 Title 1: No

Student Ethnicity



Reading Proficient (%)



Nearby Private Schools

School	Address	Distance
Providence Education Group Llc	395 Tequesta Dr Ste B1 Tequesta, FL 33469	1.40 miles
Tree Top Academy	6769 Church Street Jupiter, FL 33458	2.69 miles
Good Shepherd Episcopal School	402 Seabrook Road Tequesta, FL 33469	2.72 miles
Jupiter Academy	125 S Pennock Ln Jupiter, FL 33458	3.59 miles
Jupiter Christian School	700 South Delaware Boulevard Jupiter, FL 33458	3.78 miles
Turtle River Montessori School	926 Maplewood Drive Jupiter, FL 33458	3.83 miles
North Palm Beach High School (Will Open: Fall 2014)	143 First Street Jupiter, FL 33458	3.98 miles
Jupiter Lighthouse Academy	P.O. Box 92 Jupiter, FL 33468	3.99 miles
All Saints Catholic School	1759 Indian Creek Parkway Jupiter, FL 33458	4.65 miles
The Pine School	12350 Southeast Federal Highway Hobe Sound, FL 33455	5.00 miles

TITLE FRAUD DEFENDER

# HOA Contact Report

9159 SE Riverfront Ter #H, Jupiter, FL 33469-1144

APN: 22-40-42-011-025-00080-9

Martin County Data as of: 09/18/2024

## Owner Information

Owner Name: Prichard Geoffrey S / Prichard Marilyn E  HOA Lien  
Vesting:  
Mailing Address: 9159 SE Riverfront Ter #H, Jupiter, FL 33469-1144 Occupancy: Owner Occupied

## Owners Association

Association Name: Riverbend Owners Association, Inc.  
Type: Managing COA 9300 Se Fee: \$3,397.00 Minimum Fee: \$2,915.0  
Agency: Address: Riverfront Ter Frequency: Quarterly Maximum Fee: 0  
City: State: Fee Type: Home Owner Assessments Fee \$3,477.0  
0

Jupiter Contact: Business  
FL Email: Phone:  
Cell Phone:

ZIP Code:33469

## Owners Association 2

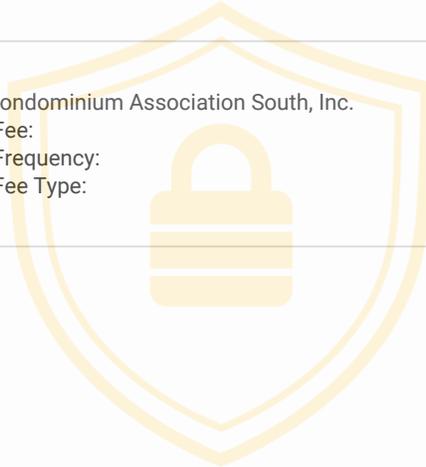
Association Name: Riverbend Golf Club, Inc.  
Type: Managing COA 9300 Se Fee: Minimum Fee:  
Agency: Address: Riverfront Ter Frequency: Maximum Fee:  
City: State: Fee Type:

Jupiter Contact: Business  
FL Email: Phone:  
Cell Phone:

ZIP Code:33469

## Owners Association 3

Association Name: Martin County Riverbend Condominium Association South, Inc.  
Type: Managing CO Fee: Minimum Fee:  
Agency: Address: A Frequency: Maximum Fee:  
City: State: Fee Type:



# TITLE FRAUD DEFENDER

# HOA Lien Report

9159 SE Riverfront Ter #H, Jupiter, FL 33469-1144

APN: 22-40-42-011-025-00080-9

Martin County Data as of: 09/18/2024

## Latest HOA Lien

Type: Homeowners Association Lien Foreclosure      Lien Date:      Lien Amount: \$35,410.93  
Recording Date: 02/28/2024      Court Type:      Case Number: 2023 Cc 1005  
County: Martin  
Trustee / Mgmt Co:  
Trustee Contact:  
Association / Type: Riverbend Condominium Association Inc  
Association Contact: 9300 SE Riverfront Ter, Tequesta, FL 33469-1179

## HOA Lien Activity

Type	Lien Date	Lien Amount	Rec Date	Case #	Doc #
Homeowners Association Lien Foreclosure		\$35,410.93	02/28/2024	2023 Cc 1005	2024.3060030

## Owner Information

Owner Name: Prichard Geoffrey S / Prichard Marilyn E      Value Range: \$228,000 - \$292,000  
Vesting:      Combined LTV: 163%  
Mailing Address: 9159 SE Riverfront Ter #H, Jupiter, FL 33469-1144      Estimated Equity: \$-162,000

## Location Information

Legal Description: Riverbend Condo South Forsgate Cluster Unit H      County: Martin, FL  
APN: 22-40-42-011-025-00080-9      Alternate APN: 22-40-42-011-025-0008.0-9-0000      Census Tract / Block: 001601 / 2010  
Munic / Twnshp:      Twnshp-Rng-Sec: 0008.0-9-0000  
Subdivision: Riverbend Condo      Tract #: 40S-42E-22      Legal Lot / Block: 8 / 2  
Legal Book / Page: 367 / 580

## Property Characteristics

Gross Living Area: 1,251 Sq. Ft.      Total Rooms: 0      Year Built / Eff: 1975 / 1975  
Living Area: 1,251 Sq. Ft.      Bedrooms: 2      Stories: 1  
Total Adj. Area: 1251      Baths (F / H): 2 /      Parking Type:  
Above Grade:      Pool:      Garage #:  
Basement Area:      Fireplace:      Garage Area:  
Style:      Cooling: Central Central Lap      Porch Type:  
Foundation:      Heating: Siding Wood      Patio Type:  
Quality: Average      Exterior Wall: Frame/Concrete Block      Roof Type:  
Condition: Average      Construction Type:      Roof Material: Gable/Hip  
Composition Shingle

## Site Information

Land Use: Condominium      Lot Area:      Zoning:  
State Use: 04      Lot Width / Depth:      # of Buildings: 1  
County Use: 0400 - Residential Condo      Usable Lot:      Res / Comm Units: 1 / 2  
Site Influence:      Acres:      Water /Sewer Type:

TITLE FRAUD  
DEFENDER

# Procision Premier

9159 SE Riverfront Ter #H, Jupiter, FL 33469

APN: 22-40-42-011-025-00080-9

Value as of: 10/02/2024

## Valuation Summary

Estimated Value  
**\$283,000**

Estimated Value Range  
**\$252,000 - \$318,000**

Forecast Standard Deviation

**14**

Confidence Score

**Valuation Successful**

**76**

## Last Market Sale

Seller: Feinstein Daniel Prichard  
Buyer: Geoffrey S & Marilyn E  
Sale Date: 07/25/2018 07/31/2018  
Rec Date: \$83,643  
Sale Price:

## Prior Market Sale

Seller: Kirchner Bernard R  
Buyer: Tobin Brian G  
Sale Date: 03/31/2016  
Rec Date: 04/01/2016  
Sale Price: \$89,000

## Current Listing Status

There is no listing data available.

## Property Details

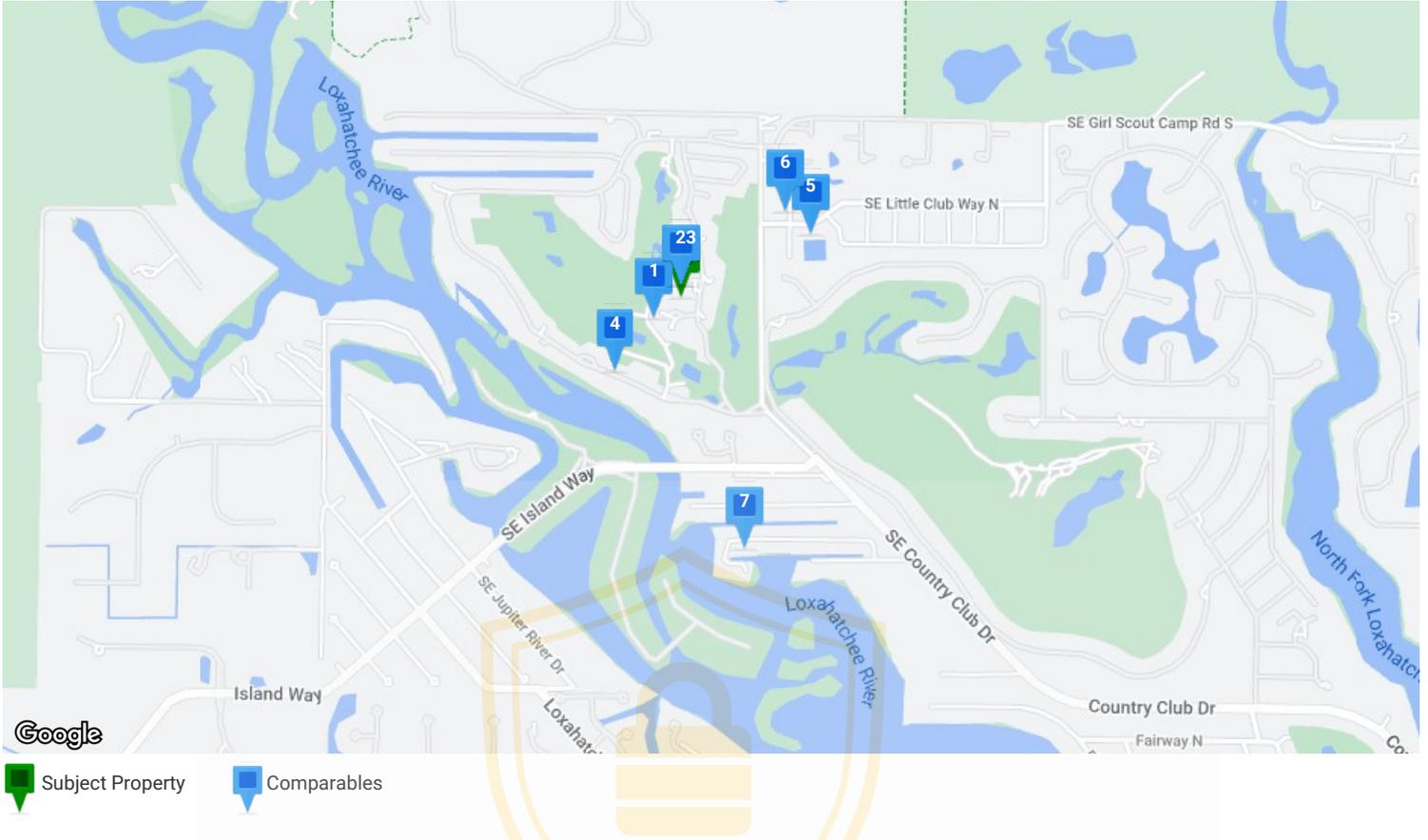
Land Use: Condominium Bedrooms: 2 Living Area: 1,251 Sq. Ft. Year Built / Eff: 1975 / 1975  
Zoning: Riverbend Condo Baths (F / H): 2 / Lot Area: Stories: 1  
Subdiv / Tct: / Total Rooms: 0 Basement: Parking Type:  
Style: Lap Siding Pool: Cooling: Garage #: Price / Sq. Ft.:  
Exterior Wall: Fireplace: Heating: Central \$67  
Central

COMPARABLES										
#MI	ST Address	Sold	Sold For	Listed	Listed At	Sq. Ft.	\$ / Sq. Ft.	Bds / Bths	Lot Size	Age
10.0	9129 SE Riverfront Ter, Jupiter, FL 33469	08/04/2023	\$345,000			1,625	\$212	3 / 3	0	49
20.0	18490 SE Wood Haven Ln, Jupiter, FL 33469	08/21/2024	\$315,000			1,625	\$194	3 / 3	0	49
30.0	9149 SE Riverfront Ter, Jupiter, FL 33469			04/14/2024	\$239,888	1,251	\$192	2 / 2	435,60	49
40.0	9239 SE Riverfront Ter, Jupiter, FL 33469	06/27/2024	\$265,000			1,230	\$215	2 / 3	0	51
50.3	9400 SE Little Club Way N, Jupiter, FL 33469	06/15/2023	\$410,000			1,304	\$314	3 / 2	7,797	47
60.3	18296 SE Courtview Cir, Jupiter, FL 33469	04/11/2024	\$450,000			1,386	\$325	2 / 2	7,492	52
70.4	9264 SE Cove Point St, Jupiter, FL 33469	05/17/2023	\$975,000			1,230	\$793	3 / 2	11,413	53

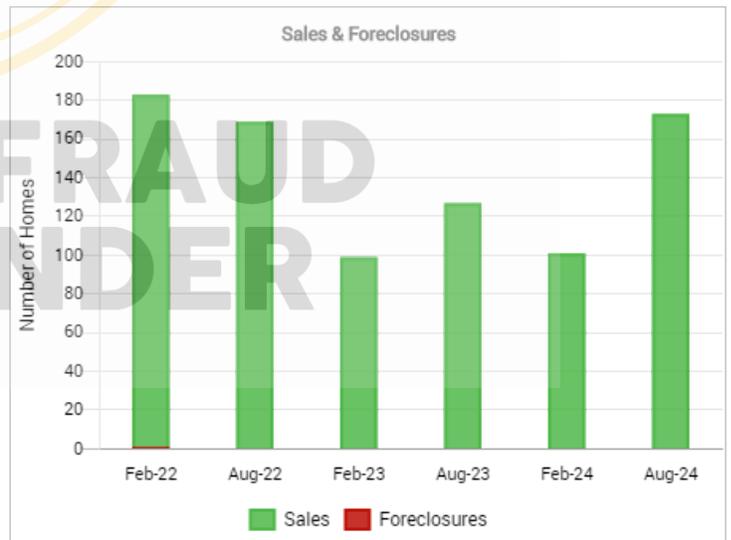
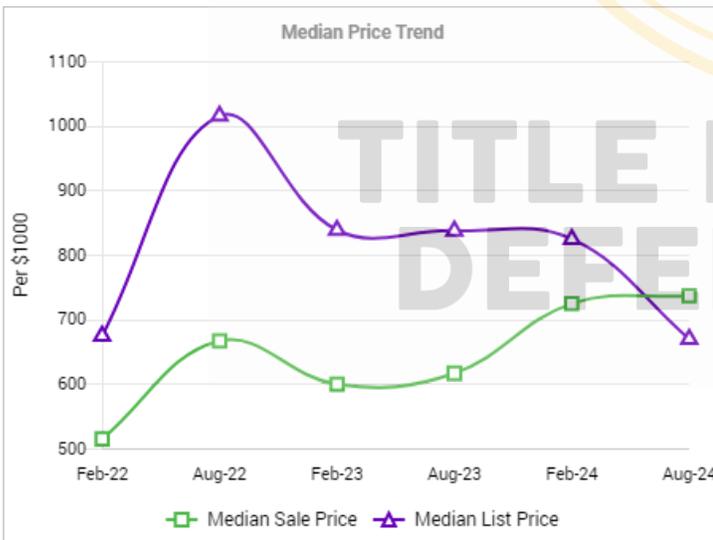
L: Listed R: REO RS: REO Sale SS: Short Sale D: Default A: Auction

# TITLE FRAUD DEFENDER

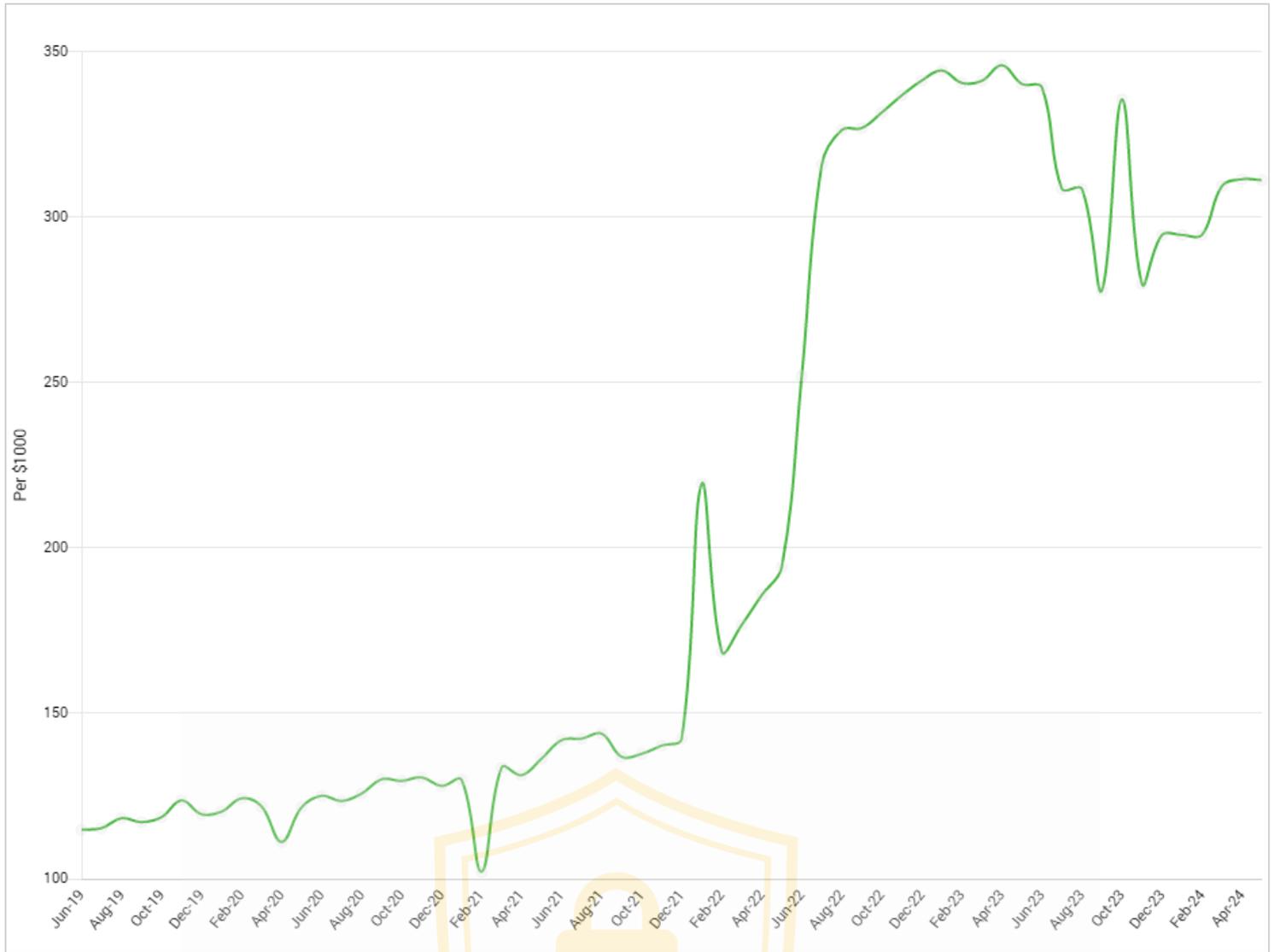
### Comparable Sales



### Market Trends - Jupiter, FL (33469)



## 5 Year Value Trend



# TITLE FRAUD DEFENDER

# Procision Power

9159 SE Riverfront Ter #H, Jupiter, FL 33469

APN: 22-40-42-011-025-00080-9

Martin County Data as of: 10/02/2024

## Valuation Summary

Estimated Value  
**\$280,000**

Estimated Value Range  
**\$246,000 - \$318,000**

Forecast Standard Deviation

**1**

Confidence Score

**Valuation Successful**

**73**

## Last Market Sale

Seller: Feinstein Daniel Prichard  
 Buyer: Geoffrey S & Marilyn E  
 Sale Date: 07/25/2018 07/31/2018  
 Rec Date: \$83,643  
 Sale Price:

## Prior Market Sale

Seller: Kirchner Bernard R  
 Buyer: Tobin Brian G  
 Sale Date: 03/31/2016  
 Rec Date: 04/01/2016  
 Sale Price: \$89,000

## Current Listing Status

There is no listing data available.

## Property Details

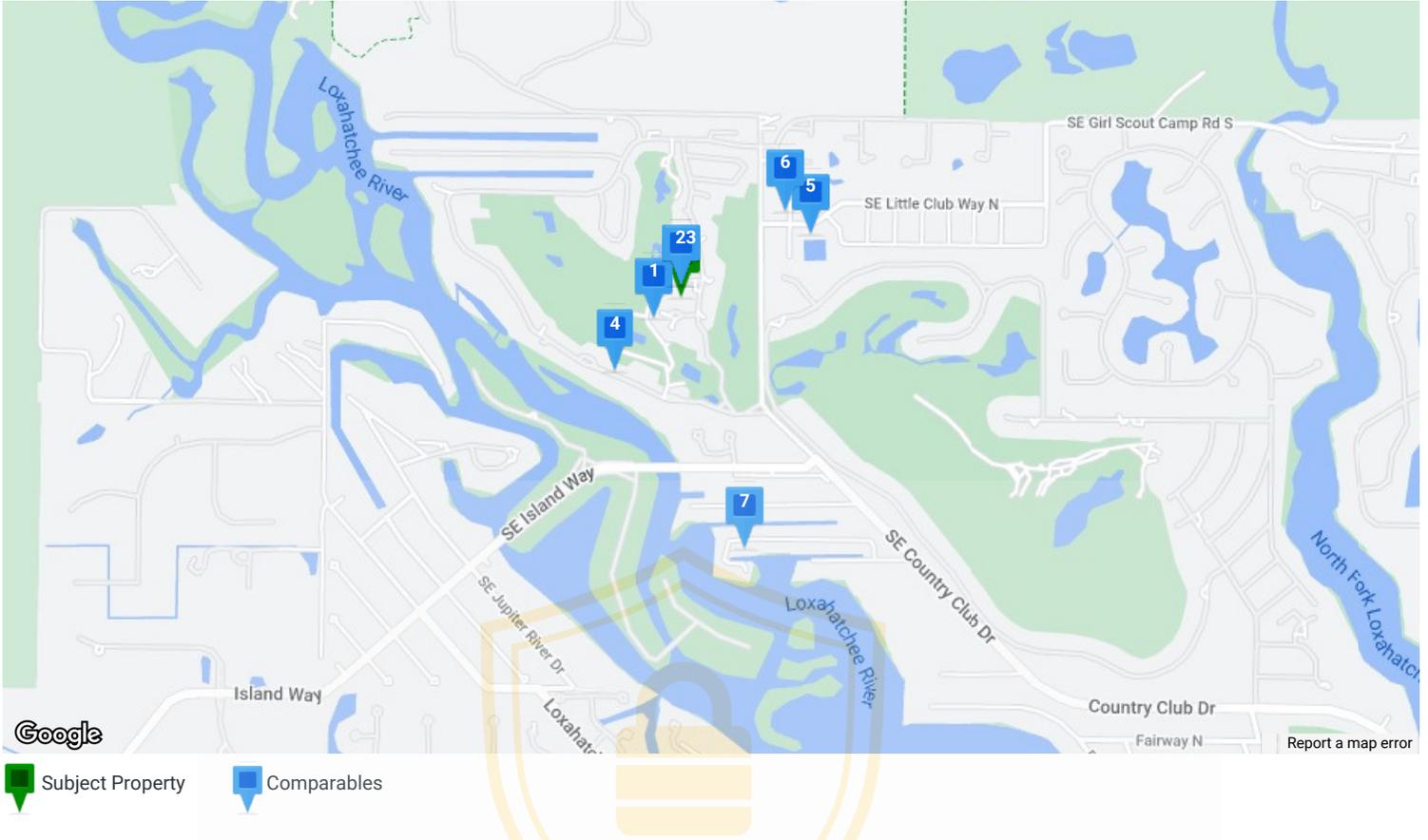
Land Use: Condominium	Bedrooms: 2	Living Area: 1,251 Sq. Ft.	Year Built / Eff: 1975 / 1975
Zoning: Riverbend Condo	Baths (F / H): 2 /	Lot Area:	Stories: 1
Subdiv / Tct: /	Total Rooms: 0	Basement:	Parking Type:
Style: Lap Siding	Pool:	Cooling:	Garage #:
Exterior Wall:	Fireplace:	Heating: Central Central	Price / Sq. Ft.: \$67

COMPARABLES										
#MI	ST Address	Sold	Sold For	Listed	Listed At	Sq. Ft.	\$ / Sq. Ft.	Bds / Bths	Lot Size	Age
10.0	9129 SE Riverfront Ter, Jupiter, FL 33469	08/04/2023	\$345,000			1,625	\$212	3 / 3	0	49
20.0	18490 SE Wood Haven Ln, Jupiter, FL 33469	08/21/2024	\$315,000			1,625	\$194	3 / 3	0	49
30.0	9149 SE Riverfront Ter, Jupiter, FL 33469			04/14/2024	\$239,888	1,251	\$192	2 / 2	435,600	49
40.0	9239 SE Riverfront Ter, Jupiter, FL 33469	06/27/2024	\$265,000			1,230	\$215	2 / 3	0	51
50.3	9400 SE Little Club Way N, Jupiter, FL 33469	06/15/2023	\$410,000			1,304	\$314	3 / 2	7,797	47
60.3	18296 SE Courtview Cir, Jupiter, FL 33469	04/11/2024	\$450,000			1,386	\$325	2 / 2	7,492	52
70.4	9264 SE Cove Point St, Jupiter, FL 33469	05/17/2023	\$975,000			1,230	\$793	3 / 2	11,413	53

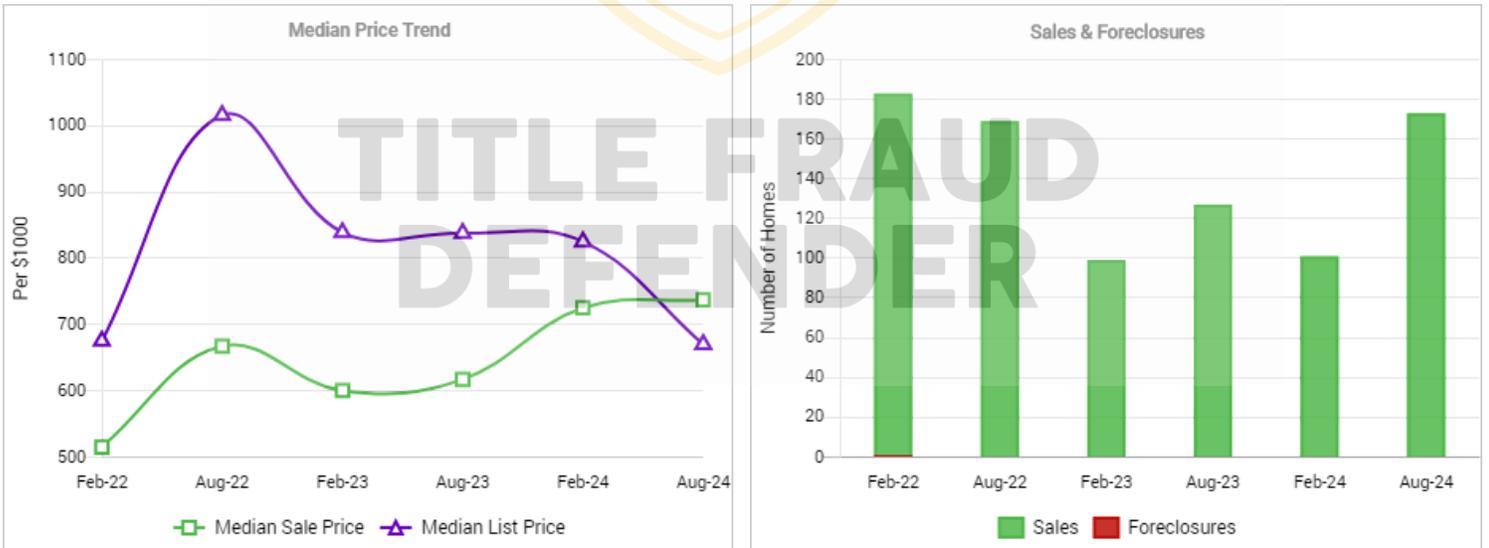
L: Listed R: REO RS: REO Sale SS: Short Sale D: Default A: Auction

**TITLE FRAUD  
DEFENDER**

## Comparable Sales



## Market Trends - Jupiter, FL (33469)





Filing # 203657650 E-Filed 07/30/2024 01:26:26 PM

IN THE CIRCUIT COURT OF THE 19<sup>TH</sup>  
JUDICIAL CIRCUIT, IN AND FOR MARTIN  
COUNTY, FLORIDA  
CIVIL DIVISION:  
CASE NO.: 24000245CAAXMX

SENECA MORTGAGE SERVICING LLC,  
Plaintiff,  
vs.

MARILYN ELIZABETH PRICHARD; GEOFFREY  
PRICHARD; MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC. ACTING  
SOLELY AS NOMINEE FOR SPRING EQ, LLC;  
RIVERBEND CONDOMINIUM ASSOCIATION,  
INC; UNKNOWN TENANT #1 AND UNKNOWN  
TENANT #2,  
Defendants.

**NOTICE OF LIS PENDENS**

1. TO: The above-named defendants and ALL OTHERS WHOM IT MAY CONCERN:
2. YOU ARE NOTIFIED of the institution of this action against you by the Plaintiff, seeking to foreclose the Note and Mortgage encumbering the described property and the decreeing of a sale of the property under the direction of the Court in default of the payment of the amount found to be due Plaintiff under the Note and Mortgage, and for other further and general relief set forth in the Complaint.

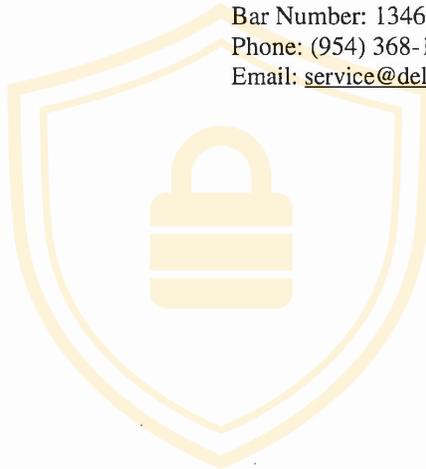
23-05827-1

3. The property involved is that certain parcel, lot or unit situated, lying in MARTIN County, Florida, as set forth in recorded February 2, 2021, in Official Records Book 3194, Page 763 more particularly described as follows:

**UNIT H, FORSGATE CLUSTER OF MARTIN COUNTY RIVERBEND CONDOMINIUM SOUTH, A CONDOMINIUM, ALL AS SET FORTH IN THE DECLARATION OF CONDOMINIUM AND THE EXHIBITS ATTACHED THERETO AND FORMING A PART THEREOF, AS RECORDED IN OFFICIAL RECORDS BOOK 367, PAGE 580, AND ALL AMENDMENTS THERETO, OF THE PUBLIC RECORDS OF MARTIN COUNTY, FLORIDA. THE ABOVE DESCRIPTION INCLUDES, BUT IS NOT LIMITED TO, ALL APPURTENANCES TO THE CONDOMINIUM UNIT ABOVE DESCRIBED, INCLUDING THE UNDIVIDED INTEREST IN THE COMMON ELEMENTS OF SAID CONDOMINIUM.**

Dated: this 16<sup>th</sup> day of October 2023.

/s/ Kimberly George  
**Kimberly George, Esq**  
**DELUCA LAW GROUP, PLLC**  
2101 NE 26<sup>th</sup> Street  
Fort Lauderdale, Florida 33305  
Bar Number: 134661  
Phone: (954) 368-1311 | Fax: (954) 200-8649  
Email: [service@delucalawgroup.com](mailto:service@delucalawgroup.com)



**TITLE FRAUD  
DEFENDER**

23-05827-1



Filing # 192391396 E-Filed 02/21/2024 09:37:56 AM

IN THE COUNTY COURT OF THE NINETEENTH  
JUDICIAL CIRCUIT IN AND FOR MARTIN COUNTY,  
FLORIDA GENERAL JURISDICTION DIVISION

RIVERBEND CONDOMINIUM ASSOCIATION, INC., A  
FLORIDA NOT FOR PROFIT CORPORATION AND  
RIVERBEND GOLF CLUB, INC., A FLORIDA NOT FOR  
PROFIT CORPORATION

PLAINTIFFS,

V.

CASE NO. 2023 CC 1005

GEOFFREY PRICHARD; MARILYN ELIZABETH  
PRICHARD; UNKNOWN TENANT #1; and MORTGAGE  
ELECTRONIC REGISTRATION SYSTEMS, INC., AS  
NOMINEE FOR SPRING EQ LLC

DEFENDANTS.

**FINAL SUMMARY JUDGMENT OF FORECLOSURE**

**THIS ACTION** was heard before the Court on Plaintiff's Motion for Summary Final Judgment on February 21, 2024. On the evidence presented, the Court finds as follows:

1. All Defendants have been properly served and all defendants have either defaulted or have been dropped as defendant parties.
2. An Affidavit of Indebtedness in support of the Plaintiffs' Motion has been filed in the action by each Plaintiff, stating that all allegations in the Complaint are true and accurate.
3. Both Plaintiffs recorded a Claim of Lien against the subject property, for the Defendants, GEOFFREY PRICHARD and MARILYN ELIZAETH PRICHARD's failure to pay assessments and charges to the Plaintiff Condominium Association and Plaintiff Golf Club, as supported by the Affidavit's of Indebtedness filed by the Plaintiffs, and the Plaintiff Golf Club has assigned its lien rights to the Condominium Association.

24633762v.1 R18388/413639 JDEROS

CASE NO. 2023 CC 1005  
 FINAL JUDGMENT OF FORECLOSURE

4. The Plaintiffs are entitled to recover attorney’s fees pursuant to F.S.718.116, and pursuant to the Golf Club Bylaws Article VII, and costs and interest as supported by the Affidavits attached to the Plaintiff’s Motion for Summary Judgment.
5. The Plaintiffs request that a Certificate of Title if applicable be entered in the name of RIVERBEND CONDOMINIUM ASSOCIATION, INC., only.

**IT IS ORDERED AND ADJUDGED that:**

1. The Plaintiffs’ Motion for Summary Judgment is GRANTED. Service of process has been duly and regularly obtained over Defendants: GEOFFREY PRICHARD; MARILYN ELIZABETH PRICHARD; UNKNOWN TENANT #1; and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR SPRING EQ LLC.
2. **Amounts Due.** There is due and owing to the Plaintiff Riverbend Condominium Association, Inc. the sum of money as hereinafter set forth:

a. Principal through February 21, 2024	\$	17,884.76
b. Other charges through February 21, 2024	\$	904.28
c. Interest through February 21, 2024 on said principal	\$	2,379.13
d. Recording Fee	\$26.50	
e. Foreclosure Title Report	68.00	
f. Certified/Registered Mail, Return Receipt Requested	117.92	
g. Service of Process	672.15	
h. Court Filing Fee	365.00	
i. Title Update	3.00	
j. Computer services Lexis nexis	36.22	
k. Clerk’s Sale Fees	145.00	
l. Expert Witness Fee	50.00	
m. Publication of Notice of Sale (estimated)	400.00	
<b>TOTAL COSTS:</b>	<b>\$</b>	<b>1,883.79</b>

**SUB-TOTAL FOR RIVERBEND CONDOMINIUM ASSOCIATION, INC.** **\$ 23,051.96**

3. **Amounts Due.** There is due and owing to the Plaintiff Riverbend Golf Club, Inc. the sum of money as hereinafter set forth:
  - a. Principal through February 21, 2024 \$ 2,720.00

24633762.v.1 R18388/413639 JDEROS

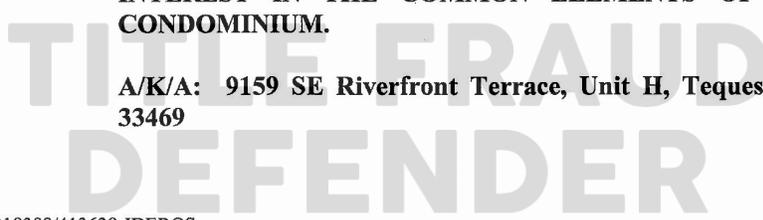
CASE NO. 2023 CC 1005  
FINAL JUDGMENT OF FORECLOSURE

b. Other charges through February 21, 2024	\$	577.14
c. Interest through February 241, 2024 on said principal	\$	243.79
d. Recording Fee		26.50
e. Certified/Registered Mail, Return Receipt Requested		123.04
TOTAL COSTS:	\$	149.54
<b>SUB-TOTAL FOR RIVERBEND GOLF CLUB, INC.</b>	<b>\$</b>	<b>3,690.47</b>
Attorney's fees	\$	8,668.50
Finding as to reasonable number of hours and rate: 23.20 at \$175.00 hr. 2.60 at \$210.00 hr;; 12.50 at \$325.00 hr.		
<b>TOTAL</b>	<b>\$</b>	<b>35,410.93</b>

4. **Interest.** The total amount referenced in Paragraph 2 shall bear the highest post-judgment interest rate allowable by law.
5. **Lien on Property.** Plaintiffs, Riverbend Condominium Association, Inc and Riverbend Golf Club, Inc whose address is., 9300 S.E. RIVERFRONT TERRACE, TEQUESTA, FL, 33469 holds a lien for the total sum specified in Paragraph 7 and 8 herein superior to all claims or estates of the defendants and all persons, corporations, or other entities claiming by, through, or under the defendants on the subject property located in property in Martin County, Florida and described as:

**UNIT H, FORSGATE CLUSTER OF MARTIN COUNTY RIVERBEND CONDOMINIUM SOUTH, A CONDOMINIUM, ALL AS SET FORTH IN THE DECLARATION OF CONDOMINIUM AND THE EXHIBITS ATTACHED THERETO AND FORMING A PART THEREOF, AS RECORDED IN OFFICIAL RECORDS BOOK 367, PAGE 580, AND ALL AMENDMENTS THERETO, OF THE PUBLIC RECORDS OF MARTIN COUNTY, FLORIDA. THE ABOVE DESCRIPTION INCLUDES, BUT IS NOT LIMITED TO ALL APPURTENANCIES TO THE CONDOMINIUM UNIT ABOVE DESCRIBED, INCLUDING THE UNDIVIDED INTEREST IN THE COMMON ELEMENTS OF SAID CONDOMINIUM.**

**A/K/A: 9159 SE Riverfront Terrace, Unit H, Tequesta, FL 33469**



24633762v.1 R18388/413639 JDEROS

CASE NO. 2023 CC 1005  
FINAL JUDGMENT OF FORECLOSURE

6. **Sale of Property.** If the total sum with interest at the rate described in Paragraph 3 and all costs accrued subsequent to this judgment are not paid, the Clerk of the Court shall sell the subject property at public sale on April 16<sup>th</sup>, 2024, to the highest bidder for cash, except as prescribed in Paragraph 6, in accordance with section 45.031, Florida Statutes, using the following method:

[ ] www.martin.realforeclose.com, the Clerk's website for online auctions, at 10:00 AM,

after having first given notice as required by Section 45.031, Florida Statutes.

7. **Contingency if Plaintiffs are Highest Bidder at Sale.** Should plaintiffs be the highest bidder at the sale of the property, the Clerk shall issue the Certificate of Title solely in the name of Plaintiff Riverbend Condominium Association, Inc.
8. **Costs.** Plaintiff shall advance all subsequent costs of this action and shall be reimbursed for them by the Clerk if plaintiff is not the purchaser of the property for sale, provided however, that the purchaser of the property for sale shall be responsible for the documentary stamps payable on the certificate of title. If plaintiff is the purchaser, the Clerk shall credit plaintiff's bid with the total sum with interest and costs accruing subsequent to this judgment, or such part of it, as is necessary to pay the bid in full.
9. **Right of Redemption.** On filing of the Certificate of Sale, defendant's right of redemption as proscribed by Florida Statutes, Section 45.0315 shall be terminated; except for that of the United States of America, which has 365 days to redeem. If the USA is a defendant for any other reason (i.e. Federal Tax Lien, etc.) the redemption period is 120 days not 365.
10. **Distribution of Proceeds.** On filing the Certificate of Title, the Clerk shall distribute the proceeds of the sale, so far as they are sufficient, by paying: first, all of the plaintiff's costs; second, documentary stamps affixed to the Certificate; third, plaintiff's attorneys' fees; fourth, the total sum due to the plaintiff, less the items paid, plus interest at the rate prescribed in paragraph 3 from this date to the date of the sale; and by retaining any remaining amount pending the further order of this court.
11. **Right of Possession.** Upon filing of the Certificate of Title, defendant and all persons claiming under or against defendant since the filing of the Notice of Lis Pendens shall be foreclosed of all estate or claim in the property and the purchaser at sale shall be let into possession of the property.
12. **Attorney Fees.** The Court finds, based upon the affidavits presented and upon inquiry of counsel for the plaintiffs, that 38.30 hours were reasonably expended by plaintiff's counsel

24633762v.1 R18388/413639 JDEROS

CASE NO. 2023 CC 1005  
FINAL JUDGMENT OF FORECLOSURE

and that an hourly rates of \$175.00, \$210.00, and \$325.00 are appropriate. PLAINTIFF'S COUNSEL REPRESENTS THAT THE ATTORNEY FEE AWARDED DOES NOT EXCEED ITS CONTRACT FEE WITH THE PLAINTIFF. The Court finds that there are no reduction or enhancement factors for consideration by the Court pursuant to Florida Patient's Compensation Fund v. Rowe, 472 So.2d 1145 (Fla. 1985).

13. **Retained Jurisdiction.** Jurisdiction of this action is retained to enter further orders that are proper including, without limitation, writs of possession, a deficiency judgment or for an order reopening the case to allow the Plaintiff to foreclose on any party not named in the original complaint. The court shall also retain jurisdiction to enter an order requiring the property owner to pay a reasonable rental amount for the property if the property owner remains in possession of the property after entry of this foreclosure judgment, pursuant to Section 718.116(6)(c), Fla. Stat. and/or Section 720.3085(1)(e), Fla. Stat.

14. **NOTICE PURSUANT TO AMENDMENT TO SECTION. 45.031. FLA. ST. (2006)**

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

IF YOU ARE A SUBORDINATE LIEN HOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN THE DATE THAT THE CLERK REPORTS THE FUNDS AS UNCLAIMED. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.

IF YOU ARE THE PROPERTY OWNER, YOU MAY CLAIM THESE FUNDS YOURSELF. YOU ARE NOT REQUIRED TO HAVE A LAWYER OR ANY OTHER REPRESENTATION AND YOU DO NOT HAVE TO ASSIGN YOUR RIGHTS TO ANYONE ELSE IN ORDER FOR YOU TO CLAIM ANY MONEY TO WHICH YOU ARE ENTITLED. PLEASE CHECK WITH THE CLERK OF THE COURT, C/O BOARD OF DIRECTORS, ATTN: EDUARDO DIAZ, MANAGER, MIAMI BEACH, FL 33141, WITHIN (10) DAYS AFTER THE SALE TO SEE IF THERE IS ADDITIONAL MONEY FROM THE FORECLOSURE SALE THAT THE CLERK HAS IN THE REGISTRY OF THE COURT.

IF YOU DECIDE TO SELL YOUR HOME OR HIRE SOMEONE TO HELP YOU CLAIM THE ADDITIONAL MONEY, YOU SHOULD READ VERY CAREFULLY ALL PAPERS YOU ARE REQUIRED TO SIGN, ASK SOMEONE ELSE, PREFERABLY AN ATTORNEY WHO IS NOT RELATED

24633762v.1 R18388/413639 JDEROS

CASE NO. 2023 CC 1005  
FINAL JUDGMENT OF FORECLOSURE

TO THE PERSON OFFERING TO HELP YOU, TO MAKE SURE THAT YOU UNDERSTAND WHAT YOU ARE SIGNING AND THAT YOU ARE NOT TRANSFERRING YOUR PROPERTY OR THE EQUITY IN YOUR PROPERTY WITHOUT THE PROPER INFORMATION. IF YOU CANNOT AFFORD TO PAY AN ATTORNEY, YOU MAY CONTACT THE FLORIDA RURAL LEGAL SERVICES, 510 S. U.S. HIGHWAY 1, SUITE 1, P. O. BOX 4333, FT . PIERCE, FL 34948, (772) 466-4766 TO SEE IF YOU QUALIFY FINANCIALLY FOR THEIR SERVICES. IF THEY CANNOT ASSIST YOU, THEY MAY BE ABLE TO REFER YOU TO A LOCAL BAR REFERRAL AGENCY OR SUGGEST OTHER OPTIONS. IF YOU CHOOSE TO CONTACT THE COUNTY BAR ASSOCIATION LEGAL AID SOCIETY, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.

**DONE AND ORDERED** in Chambers, this 21<sup>st</sup> day of February

2024.



County Judge

**Copies served to:**

BECKER & POLIAKOFF, P.A.  
Attorneys for Plaintiff  
Michael Dermody  
1 East Broward Blvd., Suite 1700  
Fort Lauderdale, FL 33301  
Phone: (954) 985-4102  
Fax: (954) 987-5940  
Primary email: [cofoservicemail@beckerlawyers.com](mailto:cofoservicemail@beckerlawyers.com)

Geoffrey Prichard  
9159 SE Riverfront Terrace, Unit H  
Tequesta, FL 33469

Marilyn Elizabeth Prichard  
43328 Hanford Road  
Canton, MI 48187

24633762v.1 R18388/413639 JDEROS

CASE NO. 2023 CC 1005  
FINAL JUDGMENT OF FORECLOSURE

Unknown Tenant #1  
9159 SE Riverfront Terrace, Unit H  
Tequesta, FL 33469

Mortgage Electronic Registration Systems, Inc., as nominee for Spring EQ LLC  
1200 S. Pine Island Rd.  
Plantation, FL 33324



**TITLE FRAUD  
DEFENDER**

24633762v.1 R18388/413639 JDEROS



THIS INSTRUMENT PREPARED BY:  
 BECKER & POLIAKOFF, P.A.  
 Jane Cornett, Esq.  
 1 East Broward Blvd., Suite 1700  
 Fort Lauderdale, FL 33301  
 Phone: (954) 985-4102  
 Fax: (954) 987-5940

**CLAIM OF LIEN FOR CONDOMINIUM ASSESSMENTS**

STATE OF FLORIDA  
 COUNTY OF Martin

BEFORE ME, the undersigned notary public, personally appeared Jane Cornett, Authorized Agent of RIVERBEND GOLF CLUB, INC., a Florida corporation, on behalf of the corporation. Affiant is (✓) personally known to me and Affiant is the Authorized Agent of RIVERBEND GOLF CLUB, INC., whose post office address is 9300 S.E. RIVERFRONT TERRACE, TEQUESTA, FL, 33469, and that pursuant to Section 718.116 of the Florida Statutes as well as the Amended and Restated By-Laws of Riverbend Golf Club, Inc., said Association is owed the following amounts for shares of the common expenses:

<u>Description</u>	<u>Amount</u>
Quarterly Maintenance due 4/1/23 - 7/1/23 at \$680.00 each	\$1,360.00

plus interest at the rate of 18% per annum from the due dates.

This Claim of Lien shall also secure all unpaid assessments, interest, costs, late charges and attorneys fees which are due and which may accrue subsequent to the date of this Claim of Lien and prior to entry of a final judgment of foreclosure.

The Lienor claims this lien on the following described property in Martin County, Florida:

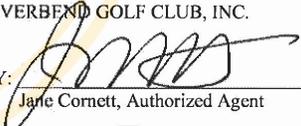
**UNIT H, FORSGATE CLUSTER OF MARTIN COUNTY RIVERBEND CONDOMINIUM SOUTH, A CONDOMINIUM, ALL AS SET FORTH IN THE DECLARATION OF CONDOMINIUM AND THE EXHIBITS ATTACHED THERETO AND FORMING A PART THEREOF, AS RECORDED IN OFFICIAL RECORDS BOOK 367, PAGE 580, AND ALL AMENDMENTS THERETO, OF THE PUBLIC RECORDS OF MARTIN COUNTY, FLORIDA. THE ABOVE DESCRIPTION INCLUDES, BUT IS NOT LIMITED TO ALL APPURTENANCES TO THE CONDOMINIUM UNIT ABOVE DESCRIBED, INCLUDING THE UNDIVIDED INTEREST IN THE COMMON ELEMENTS OF SAID CONDOMINIUM.**

**A/K/A: 9159 SE Riverfront Terrace, Unit H, Jupiter, FL 33469**

the current owners of which are Marilyn Elizabeth Prichard and Geoffrey Prichard .

The amount due to the Lienor remains outstanding as of September 27, 2023.

RIVERBEND GOLF CLUB, INC.

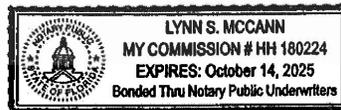
BY:  (SEAL)  
 Jane Cornett, Authorized Agent

SWORN TO AND SUBSCRIBED before me by means of  physical presence or  online notarization this 27 day of September, 2023, by Jane Cornett, Authorized Agent.

**TITLE FRAUD DEFENDER**

 (SEAL)  
 NOTARY PUBLIC SIGNATURE  
 STATE OF FLORIDA AT LARGE

Lynn S. McCann  
 Printed Name of Notary Public  
 My Commission Expires:



24076200v.1 R18389/416996 JDEROS



Filing # 176479585 E-Filed 06/29/2023 04:46:18 PM

IN THE COUNTY COURT OF THE NINETEENTH  
JUDICIAL CIRCUIT IN AND FOR MARTIN COUNTY,  
FLORIDA GENERAL JURISDICTION DIVISION

RIVERBEND CONDOMINIUM ASSOCIATION, INC., A  
FLORIDA NOT FOR PROFIT CORPORATION,

PLAINTIFF,

V.

CASE NO. 23-1005CC

MARILYN ELIZABETH PRICHARD; GEOFFREY  
PRICHARD; UNKNOWN TENANT #1; UNKNOWN  
TENANT #2; and MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC., AS NOMINEE FOR  
SPRING EQ LLC

DEFENDANTS.

**NOTICE OF LIS PENDENS**

TO THE DEFENDANTS AND ALL OTHERS WHOM IT MAY CONCERN:

YOU ARE HEREBY NOTIFIED OF THE FOLLOWING:

1. The Plaintiff has instituted this action against you seeking to foreclose a claim of lien for Condominium association assessments with respect to the property described below.
2. The Plaintiff in this action is indicated in the caption above.
3. The date of the institution of this action is June 29, 2023.
4. The property that is the subject matter of this action is in Martin County, Florida and is described as follows:

**UNIT H, FORSGATE CLUSTER OF MARTIN COUNTY RIVERBEND  
CONDOMINIUM SOUTH, A CONDOMINIUM, ALL AS SET FORTH IN  
THE DECLARATION OF CONDOMINIUM AND THE EXHIBITS  
ATTACHED THERETO AND FORMING A PART THEREOF, AS  
RECORDED IN OFFICIAL RECORDS BOOK 367, PAGE 580, AND ALL**

23412522v.1 R18388/413639 JDEROS

**AMENDMENTS THERETO, OF THE PUBLIC RECORDS OF MARTIN COUNTY, FLORIDA. THE ABOVE DESCRIPTION INCLUDES, BUT IS NOT LIMITED TO ALL APPURTENANCIES TO THE CONDOMINIUM UNIT ABOVE DESCRIBED, INCLUDING THE UNDIVIDED INTEREST IN THE COMMON ELEMENTS OF SAID CONDOMINIUM.**

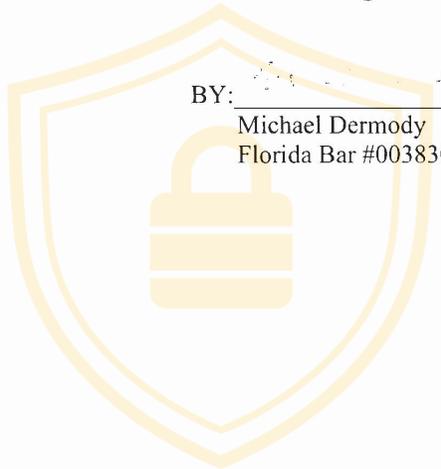
**A/K/A: 9159 SE Riverfront Terrace, Unit H, Tequesta, FL 33469**

**This is an attempt to collect a debt by a debt collector and any information obtained will be used for that purpose.**

DATED June 29, 2023.

BECKER & POLIAKOFF, P.A.  
Attorneys for Plaintiff  
1 East Broward Blvd., Suite 1700  
Fort Lauderdale, FL 33301  
Phone: (954) 985-4102  
Fax: (954) 987-5940  
Primary email:  
cofoservicemail@beckerlawyers.com

BY: \_\_\_\_\_  
Michael Dermody  
Florida Bar #0038303



**TITLE FRAUD  
DEFENDER**

23412522v.1 R18388/413639 JDEROS



THIS INSTRUMENT PREPARED BY:  
 BECKER & POLIAKOFF, P.A.  
 Jane Cornett, Esq.  
 1 East Broward Blvd., Suite 1700  
 Fort Lauderdale, FL 33301  
 Phone: (954) 985-4102; Fax: (954) 987-5940

**CLAIM OF LIEN FOR CONDOMINIUM ASSESSMENTS**

STATE OF FLORIDA  
 COUNTY OF Martin

BEFORE ME, the undersigned notary public, personally appeared Jane Cornett, Authorized Agent of RIVERBEND CONDOMINIUM ASSOCIATION, INC., a Florida corporation, on behalf of the corporation. Affiant is () personally known to me and Affiant is the Authorized Agent of RIVERBEND CONDOMINIUM ASSOCIATION, INC., whose post office address is 9300 S.E. RIVERFRONT TERRACE, TEQUESTA, FL, 33469, and that pursuant to Section 718.116 of the Florida Statutes as well as the Amended and Restated Declaration of Condominium, said Association is owed the following amounts for shares of the common expenses:

Description	Amount
Quarterly Maintenance due 10/1/22 - 1/1/23 at \$2,650.70 each	\$5,301.40

plus interest at the rate of 18% per annum from the due dates.

This Claim of Lien shall also secure all unpaid assessments, interest, costs, late charges and attorneys fees which are due and which may accrue subsequent to the date of this Claim of Lien and prior to entry of a final judgment of foreclosure.

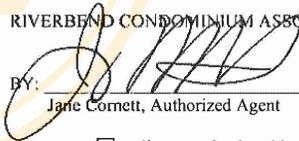
The Lienor claims this lien on the following described property in Martin County, Florida:

**UNIT H, FORSGATE CLUSTER OF MARTIN COUNTY RIVERBEND CONDOMINIUM SOUTH, A CONDOMINIUM, ALL AS SET FORTH IN THE DECLARATION OF CONDOMINIUM AND THE EXHIBITS ATTACHED THERETO AND FORMING A PART THEREOF, AS RECORDED IN OFFICIAL RECORDS BOOK 367, PAGE 580, AND ALL AMENDMENTS THERETO, OF THE PUBLIC RECORDS OF MARTIN COUNTY, FLORIDA. THE ABOVE DESCRIPTION INCLUDES, BUT IS NOT LIMITED TO ALL APPURTENANCES TO THE CONDOMINIUM UNIT ABOVE DESCRIBED, INCLUDING THE UNDIVIDED INTEREST IN THE COMMON ELEMENTS OF SAID CONDOMINIUM.**  
 A/K/A: 9159 SE Riverfront Terrace, Unit H, Tequesta, FL 33469

the current owners of which are Marilyn Elizabeth Prichard and Geoffrey Prichard.

The amount due to the Lienor remains outstanding as of February 1, 2023.

RIVERBEND CONDOMINIUM ASSOCIATION, INC.

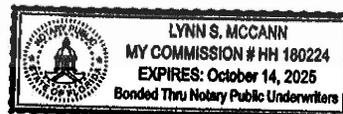
BY:  (SEAL)  
 Jane Cornett, Authorized Agent

SWORN TO AND SUBSCRIBED before me by means of  physical presence or  online notarization this 2 day of February, 2023, by Jane Cornett, Authorized Agent.

 (SEAL)  
 NOTARY PUBLIC SIGNATURE  
 STATE OF FLORIDA AT LARGE

Lynn S. McCann  
 Printed Name of Notary Public  
 My Commission Expires:

TITLE FRAUD DEFENDER



22931264v.1 R18388/413639 JDEROS



THIS INSTRUMENT PREPARED BY:  
 BECKER & POLIAKOFF, P.A.  
 Attorneys for Plaintiff  
 Jane L. Cornett, Esq.  
 1 East Broward Blvd., Suite 1700  
 Fort Lauderdale, FL 33301  
 Phone: (954) 985-4102  
 Fax: (954) 987-5940

**SATISFACTION OF CLAIM OF LIEN**

KNOW ALL MEN BY THESE PRESENTS:

That RIVERBEND GOLF CLUB, INC., a Florida corporation not-for-profit, the owner of a certain Claim of Lien, recorded on June 9, 2022, in the office of the Clerk of the Court in and for the County of Martin, State of Florida, in Official Records Book 3318, at Page 1230, upon the following described property situated, lying and being in Martin County, Florida, to-wit:

**Unit H, Forsgate Cluster of Martin County Riverbend Condominium South, A Condominium, All as set forth in The Declaration of Condominium and the exhibits attached thereto and forming a part thereof, as recorded in Official Records Book 367, Page 580, and all amendments thereto, of the Public Records of Martin County, Florida. The above description includes, but is not limited to, all appurtenances to the Condominium Unit above described, including the undivided interest in the common elements of said Condominium.  
 A/K/A: 9159 SE Riverfront Terrace, Unit H, Tequesta, FL 33469**

for assessments against the above described property owned by Marilyn Elizabeth Prichard, a single woman and Geoffrey Prichard, a single man, as joint tenants with full rights of survivorship, for value received does hereby satisfy its said Claim of Lien upon the property hereinabove described through January 1, 2023, and hereby directs the Clerk of the Court to satisfy said Claim of Lien of record.

IN WITNESS WHEREOF, the said RIVERBEND GOLF CLUB, INC. has caused these presents to be executed in its name, by its proper officer thereunto duly authorized, this 15th day of September, 2022.

Susan Strauss  
 Witness

Christie Wick  
 Witness

RIVERBEND GOLF CLUB, INC.

BY: John H. Melson  
JOHN H. MELSON  
 PRINTED NAME TITLE

STATE OF FLORIDA  
 COUNTY OF MARTIN

The foregoing instrument was acknowledged before me by means of  physical presence or  online notarization this 15th day of September, 2022, by John H. Melson of Riverbend Golf Club, Inc., a Florida corporation, on behalf of the corporation. Affiant is personally known to me or ( ) has produced \_\_\_\_\_ as identification to be the \_\_\_\_\_ of the corporation executing this Satisfaction of Claim of Lien described in the foregoing instrument, and Affiant acknowledged executing the same voluntarily under the authority duly vested by said corporation.



M. Lorraine Doyle (SEAL)  
 NOTARY PUBLIC SIGNATURE  
 STATE OF FLORIDA AT LARGE  
M. Lorraine Doyle  
 Printed Name of Notary Public  
 My Commission Expires: 10-22-2022

22429345v.1 R18389/410593



After Recording Return To:  
 SPRING EQ, LLC  
 100 W MATSONFORD RD., BLDG 5,  
 SUITE 100  
 RADNOR, PA 19087-4559  
 215-391-1200

Prepared By:  
 REGINALD THOMPSON  
 SPRING EQ, LLC  
 100 W MATSONFORD RD., BLDG 5,  
 SUITE 100  
 RADNOR, PA 19087-4559  
 215-391-1200

[Space Above This Line For Recording Data]

**MORTGAGE**  
 (Line of Credit)

PRICHARD  
 Loan #: 3000025298  
 MIN: 101369830000252982  
 MERS Phone: 1-888-679-6377  
 PIN: 2240420110250006090000

THIS MORTGAGE, dated JULY 21, 2022, is between MARILYN ELIZABETH PRICHARD, A SINGLE WOMAN AND GEOFFREY PRICHARD, A SINGLE MAN, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP residing at 43328 HANFORD RD, CANTON, MI 48187 US, the person or persons signing as "Mortgagor(s)" below and hereinafter referred to as "we" or "us" and "Mortgage Electronic Registration Systems, Inc." ("MERS") (solely as nominee for SPRING EQ, LLC (hereinafter "you" or "Lender") and Lender's successors and assigns), with an address at P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS, referred to as the "Mortgagee".

Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Mortgage; 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 Premises; and to take any action required of Lender including, but not limited to, releasing or canceling this Mortgage.

MORTGAGED PREMISES: In consideration of the loan hereinafter described, we 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, with power of sale, the premises located at: 9159 SE RIVERFRONT TERRACE RD UNIT H UNIT H, JUPITER, PALM BEACH, FLORIDA 33469 (the "Premises") and further described as:

SEE ATTACHED LEGAL DESCRIPTION EXHIBIT A

The Premises includes all buildings and other improvements now or in the future on the Premises and all rights and interests which derive from our ownership, use or possession of the Premises and all appurtenances thereto, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all streets, lanes, alleys, passages, and ways; all easements, rights of way, all liberties, privileges, tenements, hereditaments, and appurtenances thereunto belonging or anywise made appurtenant hereafter, and the reversions and remainders with respect thereto.

HELOC - FL MORTGAGE with MERS  
 1383.42

Page 1 of 6

3000025298

**LOAN:** The Mortgage will secure your loan in the principal amount of \$120,000.00 or so much thereof as may be advanced and readvanced from time to time to **MARILYN ELIZABETH PRICHARD**, the Borrower(s) under the Home Equity Line of Credit Agreement And Disclosure Statement (the "Agreement") dated **JULY 21, 2022**, plus interest and costs, late charges and all other charges related to the loan, all of which sums are repayable according to the Agreement, which has a maturity date of **JULY 21, 2052**. This Mortgage will also secure the performance of all of the promises and agreements made by us and each Borrower and Co-Signer in the Agreement, all of our promises and agreements in this Mortgage, any extensions, renewals, amendments, supplements and other modifications of the Agreement, and any amounts advanced by you under the terms of the section of this Mortgage entitled "Our Authority To You." Loans under the Agreement may be made, repaid and remade from time to time in accordance with the terms of the Agreement and subject to the Credit Limit set forth in the Agreement.

**OWNERSHIP:** We are the sole owner(s) of the Premises. We have the legal right to mortgage the Premises to you.

**MORTGAGOR'S IMPORTANT OBLIGATIONS:**

(a) **TAXES:** We will pay all real estate taxes, assessments, water charges and sewer rents relating to the Premises when they become due. We will not claim any credit on, or make deduction from, the loan under the Agreement because we pay these taxes and charges. We will provide you with proof of payment upon request.

(b) **MAINTENANCE:** We will maintain the building(s) on the Premises in good condition. We will not make major changes in the building(s) except for normal repairs. We will not tear down any of the building(s) on the Premises without first getting your consent. We will not use the Premises illegally. If this Mortgage is on a unit in a condominium or a planned unit development, we shall perform all of our obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development and constituent documents.

(c) **INSURANCE:** We will keep the building(s) on the Premises insured at all times against loss by fire, flood and any other hazards you may specify. We may choose the insurance company, but our choice is subject to your reasonable approval. The policies must be for at least the amounts and the time periods that you specify. We will deliver to you upon your request the policies or other proof of the insurance. The policies must name you as "mortgagee" and "loss-payee" so that you will receive payment on all insurance claims, to the extent of your interest under this Mortgage, before we do. The insurance policies must also provide that you be given not less than 10 days prior written notice of any cancellation or reduction in coverage, for any reason. Upon request, we shall deliver the policies, certificates or other evidence of insurance to you. In the event of loss or damage to the Premises, we will immediately notify you in writing and file a proof of loss with the insurer. You may file a proof of loss on our behalf if we fail or refuse to do so. You may also sign our name to any check, draft or other order for the payment of insurance proceeds in the event of loss or damage to the Premises. If you receive payment of a claim, you will have the right to choose to use the money either to repair the Premises or to reduce the amount owing on the Agreement.

(d) **CONDEMNATION:** We assign to you the proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Premises, or part thereof, or for conveyance in lieu of condemnation, all of which shall be paid to you, subject to the terms of any mortgages that have priority to this Mortgage.

HELOC - FL MORTGAGE with MERS  
 833 1383.42

Page 2 of 6

3000025298

(e) SECURITY INTEREST: We will join with you in signing and filing documents and, at our expense, in doing whatever you believe is necessary to perfect and continue the perfection of your lien and security interest in the Premises.

(f) OUR AUTHORITY TO YOU: If we fail to perform our obligations under this Mortgage, you may, if you choose, perform our obligations and pay such costs and expenses. You will add the amounts you advance to the sums owing on the Agreement, on which you will charge interest at the interest rate set forth in the Agreement. If, for example, we fail to honor our promises to maintain insurance in effect, or to pay filing fees, taxes or the costs necessary to keep the Premises in good condition and repair or to perform any of our other agreements with you, you may, if you choose, advance any sums to satisfy any of our agreements with you and charge us interest on such advances at the interest rate set forth in the Agreement. This Mortgage secures all such advances. Your payments on our behalf will not cure our failure to perform our promises in this Mortgage. Any replacement insurance that you obtain to cover loss or damages to the Premises may be limited to the amount owing on the Agreement plus the amount of any mortgages that have priority to this Mortgage.

(g) HAZARDOUS SUBSTANCES: We shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Premises. We shall not do, nor allow anyone else to do, anything affecting the Premises that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Premises of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Premises. As used in this paragraph, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph, "Environmental Law" means federal laws and laws of the jurisdiction where the Premises are located that relate to health, safety or environmental protection.

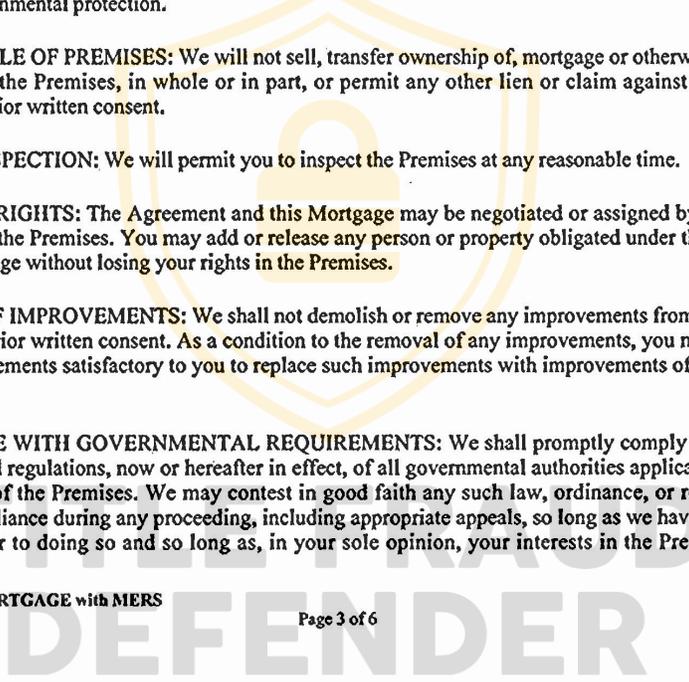
(h) SALE OF PREMISES: We will not sell, transfer ownership of, mortgage or otherwise dispose of our interest in the Premises, in whole or in part, or permit any other lien or claim against the Premises without your prior written consent.

(i) INSPECTION: We will permit you to inspect the Premises at any reasonable time.

NO LOSS OF RIGHTS: The Agreement and this Mortgage may be negotiated or assigned by you without releasing us or the Premises. You may add or release any person or property obligated under the Agreement and this Mortgage without losing your rights in the Premises.

REMOVAL OF IMPROVEMENTS: We shall not demolish or remove any improvements from the Premises without your prior written consent. As a condition to the removal of any improvements, you may require us to make arrangements satisfactory to you to replace such improvements with improvements of at least equal value.

COMPLIANCE WITH GOVERNMENTAL REQUIREMENTS: We shall promptly comply with all laws, ordinances, and regulations, now or hereafter in effect, of all governmental authorities applicable to the use or occupancy of the Premises. We may contest in good faith any such law, ordinance, or regulation and withhold compliance during any proceeding, including appropriate appeals, so long as we have notified you in writing prior to doing so and so long as, in your sole opinion, your interests in the Premises are not



3000025298

jeopardized. You may require us to post adequate security or a surety bond, reasonably satisfactory to you, to protect your interest.

**DUTY TO PROTECT:** We agree to neither abandon nor leave unattended the Premises. We shall do all other acts set forth above in this section, which from the character and use of the Premises are reasonably necessary to protect and preserve the Premises.

**COMPLIANCE WITH LAWS:** We warrant that the Premises and our use of the Premises complies with all existing applicable laws, ordinances, and regulations of governmental authorities.

**SURVIVAL OF PROMISES:** All promises, agreements and statements we have made in this Mortgage shall survive the execution and delivery of this Mortgage, shall be continuing in nature and shall remain in full force and effect until such time as the Agreement is paid in full.

**DEFAULT:** Except as may be prohibited by applicable law, and subject to any notice required by applicable law, if we default on any term in the Agreement and/or of any term of this Mortgage, you may, in accordance with applicable law, pursue and enforce any rights you have under applicable law, including, without limitation, the right to: (i) accelerate all amounts due under the Agreement; (ii) foreclose upon this Mortgage and sell the Premises, either in whole or in part or in separate parcels at different times, if necessary, until the indebtedness due under the Agreement is satisfied or the Premises is exhausted, whichever occurs first; (iii) enter on and take possession of the Premises; (iv) collect the rental payments, including over-due rental payments, directly from tenants, and you are appointed as our agent and attorney-in-fact to collect any such rents by any appropriate proceeding; (v) manage the Premises, including signing, canceling and changing leases; and (vi) seek appointment of a receiver for the Premises and we hereby appoint you as our attorney-in-fact with authority to consent for us to the appointment of a receiver. This means that, among other rights you may pursue and enforce, you may arrange for the Premises to be sold, as provided by law, in order to pay off what we owe under the Agreement and under this Mortgage. If the money you receive from the sale is not enough to pay off what we owe you, we will still owe you the difference which you may seek to collect from us in accordance with applicable law. We agree that the interest rate set forth in the Agreement will continue before and after a default, entry of a judgment and foreclosure. Subject to applicable law, if you acquire the Premises at a forced sale following our default, our right to any insurance proceeds resulting from damage to the Premises prior to the acquisition shall pass to you to the extent of the sums secured by this Mortgage immediately prior to acquisition. In addition, subject to applicable law, you shall be entitled to collect all reasonable fees and costs actually incurred by you or your agents arising out of or related to this Mortgage or the Agreement, including, but not limited to, reasonable attorneys' fees and costs of foreclosure, property preservation, documentary evidence, abstracts and title reports.

**ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER:** As additional security, we assign to you the rents of the Premises. You or a receiver appointed by the courts shall be entitled to enter upon, take possession of and manage the Premises and collect the rents of the Premises including those past due.

**WAIVERS:** To the extent permitted by applicable law, we waive and release any error or defects in proceedings to enforce this Mortgage and hereby waive the benefit of any present or future laws providing for stay of execution, extension of time, exemption from attachment, levy and sale and homestead exemption.

**BINDING EFFECT:** Each of us shall be fully responsible for all of the promises and agreements in this Mortgage. Until the Agreement has been paid in full and your obligation to make further advances under the Agreement has been terminated, the provisions of this Mortgage will be binding on us, our legal

3000025298

representatives, our heirs and all future owners of the Premises. This Mortgage is for your benefit and for the benefit of anyone to whom you may assign it. Upon payment in full of all amounts owing to you under the Agreement and this Mortgage, and provided any obligation to make further advances under the Agreement has terminated, this Mortgage and your rights in the Premises shall end.

NOTICE: Except for any notice required under applicable law to be given in another manner, (a) any notice to us provided for in this Mortgage shall be given by delivering it or by mailing such notice by regular first class mail addressed to us at the last address appearing in your records or at such other address as we may designate by notice to you as provided herein, and (b) any notice to you shall be given by certified mail, return receipt requested, to your address at **SPRING EQ, LLC, 100 W MATSONFORD RD., BLDG 5, SUITE 100 BLDG 5, SUITE 100, RADNOR, PA 19087-4559** or to such other address as you may designate by notice to us. Any notice provided for in this Mortgage shall be deemed to have been given to us or you when given in the manner designated herein.

RELEASE: Upon payment of all sums secured by this Mortgage and provided your obligation to make further advances under the Agreement has terminated, you shall discharge this Mortgage without charge to us, except that we shall pay any fees for recording of a satisfaction of this Mortgage.

GENERAL: You can waive or delay enforcing any of your rights under this Mortgage without losing them. Any waiver by you of any provisions of this Mortgage will not be a waiver of that or any other provision on any other occasion.

RIDERS: The following Riders are to be executed by Borrower [check box as applicable]:

- 1-4 Family Rider
- Condominium Rider
- Second Home Rider
- Planned Unit Development Rider
- Other(s) [specify]

THIS MORTGAGE has been signed by each of us under seal on the date first above written.

Marilyn Elizabeth Prichard 7/21/2022  
 - MORTGAGOR - MARILYN ELIZABETH PRICHARD - DATE -  
 POST OFFICE ADDRESS: 43328 HANFORD RD, CANTON, MI 48187 US

Geoffrey Prichard 7/21/22  
 GEOFFREY PRICHARD - DATE -  
 POST OFFICE ADDRESS: , JUPITER, FL 33469

Jason M. Brown  
 Witness  
Jason M. Brown  
 Print Name

Robert L White  
 Witness  
ROBERT L. WHITE  
 Print Name

**TITLE FRAUD DEFENDER**

HELOC - FL MORTGAGE with MERS  
CB 1383.42

Page 5 of 6

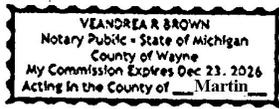
3000025298

STATE OF ~~FLORIDA~~ Michigan  
COUNTY OF ~~PALM BEACH~~ Monroe

The foregoing instrument was acknowledged before me by means of  physical presence or  online notarization, this July 21, 2022, by MARILYN ELIZABETH PRICHARD, GEOFFREY PRICHARD, who is personally known to me or who has produced Drivers License as identification.

Mandua R Brown  
Notary Public

My Commission Expires: 12/23/2026



TITLE FRAUD  
DEFENDER

HELOC - FL MORTGAGE with MERS  
1383.42

Page 6 of 6

**CONDOMINIUM RIDER**

**PRICHARD**  
**Loan #: 3000025298**  
**MIN: 101369830000252982**

**THIS CONDOMINIUM RIDER is made this 21ST day of JULY, 2022, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Agreement to SPRING EQ, LLC (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:**

**9159 SE RIVERFRONT TERRACE RD UNIT H UNIT H, JUPITER, FL 33469**  
[Property Address]

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

**RIVERBEND**  
[Name of Condominium Project]

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

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

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

**B. Property Insurance.** So long as the Owners Association maintains, with a

MULTISTATE CONDOMINIUM RIDER--Single Family--HELOC  
20385.11 Form CUSTOM 1/19 (page 1 of 3 pages)

3000025298

generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes and floods, from which Lender requires insurance, then Borrower's obligation under the INSURANCE Section of the Security Instrument to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy

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

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

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

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

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

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

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

TITLE FRAUD DEFENDER

3000025298

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

*Marilyn Elizabeth Prichard* 7/21/2022

- MORTGAGOR - MARILYN ELIZABETH PRICHARD - DATE -  
POST OFFICE ADDRESS: 43328 HANFORD RD, CANTON, MI 48187 US

*Geoffrey Prichard* 7/21/22

GEORGE PRICHARD - DATE -  
POST OFFICE ADDRESS: , JUPITER, FL 33469



**TITLE FRAUD  
DEFENDER**

MULTISTATE CONDOMINIUM RIDER--Single Family--HELOC  
Form CUSTOM 1/19 (page 3 of 3 pages)  
20385.11

**SECOND HOME RIDER**

**PRICHARD**  
**Loan #: 3000025298**  
**MIN: 101369830000252982**

**THIS SECOND HOME RIDER is made this 21ST day of JULY, 2022, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower," whether there are one or more persons undersigned) to secure Borrower's Agreement to SPRING EQ, LLC (the "Lender") of the same date and covering the Property described in the Security Instrument (the "Property"), which is located at: 9159 SE RIVERFRONT TERRACE RD UNIT H UNIT H, JUPITER, FL 33469 [Property Address].**

**In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree to the following:**

**Occupancy.** Borrower will occupy and use the Property as Borrower's second home. Borrower will maintain exclusive control over the occupancy of the Property, including short-term rentals, and will not subject the Property to any timesharing or other shared ownership arrangement or to any rental pool or agreement that requires Borrower either to rent the Property or give a management firm or any other person or entity any control over the occupancy or use of the Property. Borrower will keep the Property available primarily as a residence for Borrower's personal use and enjoyment for at least one year after the date of this Second Home Rider, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

**Borrower'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

**MULTISTATE SECOND HOME RIDER--Single Family--HELOC**  
**20384.14 Form CUSTOM 4/19 (page 1 of 2 pages)**

3000025298

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 second home.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Second Home Rider.

*Marilyn Elizabeth Prichard* 7/21/2022  
- MORTGAGOR - MARILYN ELIZABETH PRICHARD - DATE -  
POST OFFICE ADDRESS: 43328 HANFORD RD, CANTON, MI 48187 US

*Geoffrey Prichard* 7/21/22  
GEOFFREY PRICHARD - DATE -  
POST OFFICE ADDRESS: , JUPITER, FL 33469



**TITLE FRAUD  
DEFENDER**

MULTISTATE SECOND HOME RIDER--Single Family--HELOC  
20384.14 Form CUSTOM 4/19 (page 2 of 2 pages)

**EXHIBIT "A"**

The following described lot, piece or parcel of land situate, lying and being in the County of Martin, State of Florida, to-wit:

Unit H, Forsgate Cluster of Martin County Riverbend Condominium South, a Condominium, all as set forth in the Declaration of Condominium and the exhibits attached thereto and forming a part thereof, as recorded in Official records Book 367, Page 580, and all amendments thereto, of the public records of Martin County, Florida. The above description includes, but is not limited to, all appurtenances to the Condominium Unit above described, including the undivided interest in the common elements of said Condominium.

Being that parcel of land conveyed to from Marilyn Elizabeth Prichard, a single woman by that deed dated 01/25/2021 and recorded 02/02/2021 in Book 3194, Page 777, Instrument 2865425, of the ~~Palm Beach~~ *Martin* County, FL public registry.

Being that parcel of land conveyed to from Geoffrey Prichard, a single man by that deed dated 01/22/2021 and recorded 02/02/2021 in Book 3194, Page 761, Instrument 2865423, of the ~~Palm Beach~~ *Martin* County, FL public registry.

Parcel ID(s): 2240420110250008090000





THIS INSTRUMENT PREPARED BY:  
 BECKER & POLIAKOFF, P.A.  
 Jane L. Cornett, Esq.  
 1 East Broward Blvd., Suite 1700  
 Fort Lauderdale, FL 33301  
 Phone: (954) 985-4102 / Fax: (954) 987-5940

**CLAIM OF LIEN FOR ASSESSMENTS**

STATE OF FLORIDA  
 COUNTY OF MARTIN

BEFORE ME, the undersigned notary public, personally appeared John Melson as Treasurer of Riverbend Golf Club, Inc., a Florida corporation, on behalf of the corporation. Affiant is () personally known to me and Affiant is the treasurer of Riverbend Golf Club, Inc., whose post office address is 9300 S.E. Riverfront Terrace, Tequesta, FL 33469, and that pursuant to the Amended and Restated By-Laws of Riverbend Golf Club, Inc., said Association is owed the following amounts for shares of the common expenses:

Description	Amount
Quarterly Maintenance due 01/01/22	\$625.00
Quarterly Maintenance due 04/01/22-01/01/23 at \$651.00 each	2,604.00
October Golf Fees due 10/31/21	182.86
November Golf Fees due 11/30/21	110.31
January Golf Fees due 01/31/22	158.27
February Golf Fees due 02/28/22	80.14
<b>TOTAL</b>	<b>\$3,760.58</b>

plus interest at the rate of 18% per annum from the due dates.

This Claim of Lien shall also secure all unpaid assessments, interest, costs, late charges and attorney's fees which are due and which may accrue subsequent to the date of this Claim of Lien and prior to entry of a final judgment of foreclosure.

The Lienor claims this lien on the following described property in Martin County, Florida:

**Unit H, Forsgate Cluster of Martin County Riverbend Condominium South, A Condominium, all as set forth in The Declaration of Condominium and the exhibits attached thereto and forming a part thereof, as recorded in Official Records Book 367, Page 580, and all amendments thereto, of the Public Records of Martin County, Florida. The above description includes, but is not limited to, all appurtenances to the Condominium Unit above described, including the undivided interest in the common elements of said Condominium.**

**A/K/A: 9159 SE Riverfront Terrace, Unit H, Tequesta, FL 33469**

the current owners of which are Marilyn Elizabeth Prichard, a single woman and Geoffrey Prichard, a single man, as joint tenants with full rights of survivorship.

The amount due to the Lienor remains outstanding as of June 3, 2022.

RIVERBEND GOLF CLUB, INC.

BY:

John H. Melson  
JOHN H. MELSON / TREASURER  
 PRINTED NAME / TITLE

SWORN TO AND SUBSCRIBED before me by means of physical presence or online notarization this 3rd day of June, 2022,  
by JOHN H. MELSON as TREASURER.



M. Lorraine Doyle (SEAL)  
NOTARY PUBLIC SIGNATURE  
STATE OF FLORIDA AT LARGE

M. Lorraine Doyle  
Printed Name of Notary Public  
My Commission Expires: 10-22-2022



**TITLE FRAUD  
DEFENDER**



**Prepared By and Return To:**  
Superior Title & Abstract Services, LLC  
8401 Lake Worth Rd Suite 206  
Lake Worth, FL 33467

Order No.: ST-200064

Property Appraiser's Parcel I.D. (folio) Number:  
22-40-42-011-025-00080-9 and 77063

### QUIT CLAIM DEED

THIS QUIT CLAIM DEED executed January 25, 2021, by Marilyn Elizabeth Prichard, a single woman, (the "First Party"), to Marilyn Elizabeth Prichard, a single woman and Geoffrey Prichard, a single man, as joint tenants with full rights of survivorship whose post office address is 9159 SE Riverfront Terrace Unit H, Jupiter, Florida 33469, (the "Second Party") (wherever used herein the terms "first party" and "second party" shall include singular and plural, heirs, legal representatives, assigns of individuals, and the successors and assigns of corporations, wherever the context so admits or requires.)

WITNESSETH, that the said first party, for and in consideration of the sum of \$10.00 in hand by the said second party, the receipt whereof is hereby acknowledged, does hereby remise, release and quit-claim unto the said second party forever, 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 situate, lying and being in the County of Martin, State of Florida, to-wit:

UNIT H, FORSGATE CLUSTER OF MARTIN COUNTY RIVERBEND CONDOMINIUM SOUTH, A CONDOMINIUM, ALL AS SET FORTH IN THE DECLARATION OF CONDOMINIUM AND THE EXHIBITS ATTACHED THERETO AND FORMING A PART THEREOF, AS RECORDED IN OFFICIAL RECORDS BOOK 367, PAGE 580, AND ALL AMENDMENTS THERETO, OF THE PUBLIC RECORDS OF MARTIN COUNTY, FLORIDA. THE ABOVE DESCRIPTION INCLUDES, BUT IS NOT LIMITED TO, ALL APPURTENANCES TO THE CONDOMINIUM UNIT ABOVE DESCRIBED, INCLUDING THE UNDIVIDED INTEREST IN THE COMMON ELEMENTS OF SAID CONDOMINIUM.

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 first party, either in law or equity, to the only proper use, benefit and behoof of the said second party forever.

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

**TITLE FRAUD  
DEFENDER**

Marilyn Elizabeth Prichard  
Marilyn Elizabeth Prichard

**Grantor Address:**  
48328 Hanford Rd.  
Canton, MI 48187

Signed, sealed and delivered in presence of:

[Signature]  
Witness Signature

MATTHEW J. BEMBNISTER  
Printed Name of First Witness

Jacquelyn Walsh  
Witness Signature

Jacquelyn Walsh  
Printed Name of Second Witness

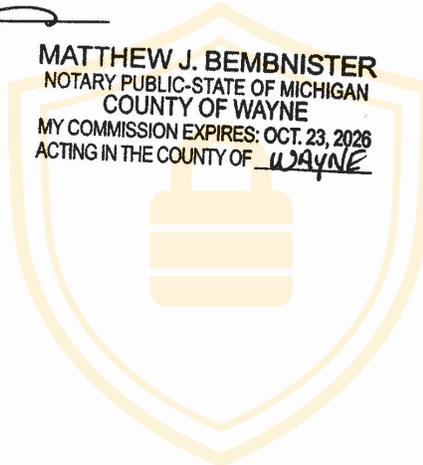
STATE OF MICHIGAN

COUNTY OF WAYNE

Sworn to (or affirmed) and subscribed before me by means of  Physical Presence or  Online  
Notarization on 1-25-2021, by Marilyn Elizabeth Prichard, a single woman

Personally known   
or Produced Identification   
Type of Identification Produced DRIVERS LICENSE

[Signature]  
Notary Public  
Print Name:  
My Commission Expires:



**TITLE FRAUD  
DEFENDER**



When recorded, return to:  
 American Financial Network, Inc.  
 Attn: Final Document Department  
 10 Pointe Drive Suite 330  
 Brea, CA 92821

This document was prepared by:  
 American Financial Network, Inc.  
 10 Pointe Drive, Suite 330  
 Brea, CA 92821

Title Order No.: ST-2000064  
 Escrow No.: ST-2000064  
 LOAN #: 4507543810

[Space Above This Line for Recording Data]

**MORTGAGE**

MIN 1004128-0002523841-4  
 MERS PHONE #: 1-888-679-6377

**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 **January 25, 2021**, together with all Riders to this document.

(B) "Borrower" is **MARILYN ELIZABETH PRICHARD, A SINGLE WOMAN.**

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 **American Financial Network, Inc.**

Lender is a **California Corporation**, organized and existing under the laws of **California**. Lender's address is **10 Pointe Drive Suite 330 , Brea, CA 92821**

(E) "Note" means the promissory note signed by Borrower and dated **January 25, 2021**. The Note states that Borrower owes Lender **NINETY THOUSAND AND NO/100** \*\*\*\*\* Dollars (U.S. **\$90,000.00** ) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **February 1, 2036**.



LOAN #: 4507543810

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

- (I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
- (J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
- (K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
- (L) "Escrow Items" means those items that are described in Section 3.
- (M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
- (N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
- (O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
- (P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), 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 of Martin

[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".  
APN #: 22-40-42-011-025-00080.90000

which currently has the address of 9159 SE Riverfront Terrace Unit H, Jupiter, Florida 33469 ("Property Address"): [Street] [City] [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

FLORIDA - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3010 1/01  
Ellie Mae, Inc. Page 2 of 10

FLEDEED 0120  
FLEDEED (CLS)



LOAN #: 4507543810

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

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

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

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

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

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

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

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

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



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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,



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

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

**6. Occupancy.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

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

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

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

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

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. Borrower shall not surrender the leasehold estate and interests herein conveyed or terminate or cancel the ground lease. Borrower shall not, without the express written consent of Lender, alter or amend the ground 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



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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



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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.



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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).



LOAN #: 4507543810

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.

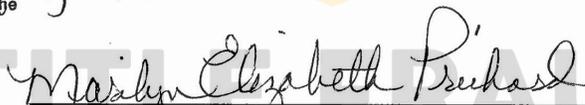
Signed, sealed and delivered in the presence of:

  
\_\_\_\_\_

Matthew J. Pembustee  
Printed Name

  
\_\_\_\_\_

Jacquelyn Walsh  
Printed Name

  
\_\_\_\_\_

MARILYN ELIZABETH PRICHARD  
43328 Hanford Rd  
Canton, MI 48187

1-25-2021  
(Seal)  
DATE



LOAN #: 4507543810

State of ~~FLORIDA~~ <sup>MI</sup> Michigan

County of ~~MARTIN~~ <sup>WAYNE</sup>

The foregoing instrument was acknowledged before me by means of  physical presence or [ ] online notarization, this 25 day of JANUARY, 2021 by MARILYN ELIZABETH PRICHARD, who is/are personally known to me or who has/have produced DRIVERS LICENSE as identification.

Signature 

Printed Name

**MATTHEW J. BEMBNISTER**  
NOTARY PUBLIC-STATE OF MICHIGAN  
COUNTY OF WAYNE  
MY COMMISSION EXPIRES: OCT. 23, 2028  
ACTING IN THE COUNTY OF WAYNE

Title or Rank

Serial Number (if any)

Lender: American Financial Network, Inc.  
NMLS ID: 237341  
Loan Originator: Mike Goulet  
NMLS ID: 1904346



# TITLE FRAUD DEFENDER

FLORIDA – Single Family – Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3010 1/01  
Eille Mae, Inc. Page 10 of 10

FLEDEED 0120  
FLEDEED (CLS)



LOAN #: 4507543810  
MIN: 1004128-0002523841-4

**CONDOMINIUM RIDER**

THIS CONDOMINIUM RIDER is made this 25th day of January, 2021 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to American Financial Network, Inc., a California Corporation

(the "Lender")  
of the same date and covering the Property described in the Security Instrument and located at: 9159 SE Riverfront Terrace Unit H, Jupiter, FL 33469.

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

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

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

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

**B. Property Insurance.** So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes and floods, from which Lender requires insurance, then: (i) Lender waives the provision in Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

What Lender requires as a condition of this waiver can change during the term of the loan. Borrower shall give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

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

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

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

MULTISTATE CONDOMINIUM RIDER--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
Form 3140 1/01  
Ella Mae, Inc.



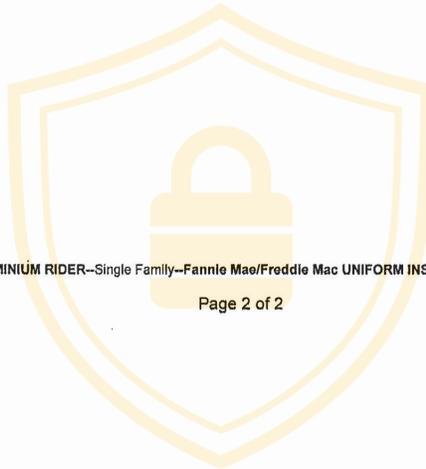
LOAN #: 4507543810

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

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

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

*Marilyn Elizabeth Prichard* 1-25-2021  
MARILYN ELIZABETH PRICHARD (Seal) DATE



MULTISTATE CONDOMINIUM RIDER--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
Form 3140 1/01  
Ellie Mae, Inc.

Page 2 of 2

F3140RDU 0307  
F3140RLU (CLS)

**TITLE FRAUD  
DEFENDER**



LOAN #: 4507543810  
MIN: 1004128-0002523841-4

**SECOND HOME RIDER**

THIS SECOND HOME RIDER is made this **25th** day of **January, 2021** and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower," whether there are one or more persons undersigned) to secure Borrower's Note to **American Financial Network, Inc., a California Corporation** (the "Lender") of the same date and covering the Property described in the Security Instrument (the "Property"), which is located at: **9159 SE Riverfront Terrace Unit H, Jupiter, FL 33469.**

In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree that Sections 6 and 8 of the Security Instrument are deleted and are replaced by the following:

**6. Occupancy.** Borrower will occupy and use the Property as Borrower's second home. Borrower will maintain exclusive control over the occupancy of the Property, including short-term rentals, and will not subject the Property to any timesharing or other shared ownership arrangement or to any rental pool or agreement that requires Borrower either to rent the Property or give a management firm or any other person or entity any control over the occupancy or use of the Property. Borrower will keep the Property available primarily as a residence for Borrower's personal use and enjoyment for at least one year after the date of this Second Home Rider, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

**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 second home.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Second Home Rider.

*Marilyn Elizabeth Prichard* 1-25-2021  
Marilyn Elizabeth Prichard (Seal) DATE

MULTISTATE SECOND HOME RIDER - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
Form 3890 1/01 (rev. 4/19)  
Ellie Mae, Inc.

F3890RDU 0519  
F3890RLU (CLS)

**TITLE FRAUD  
DEFENDER**





THIS INSTRUMENT WAS PREPARED BY:  
DeLuca Law Group, PLLC,  
2101 NE 26<sup>th</sup> Street  
FORT LAUDERDALE, FL. 33305

**ASSIGNMENT OF MORTGAGE**  
**KNOW ALL MEN BY THESE PRESENTS:**

MERS MIN #:1004128-0002523841-4  
MERS Phone number: 1-888-679-MERS

That **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS MORTGAGEE, AS NOMINEE FOR AMERICAN FINANCIAL NETWORK, INC, ITS SUCCESSORS AND ASSIGNS** having an address of P.O Box 2026, Flint, MI 48501, party of the first part, for good and valuable consideration, received from or on behalf of **SENECA MORTGAGE SERVICING LLC**, having an address of c/o 6200 S Quebec St, Greenwood Village, CO 80111, party of the second part, at or before the ensembling and delivery of these presents, the receipt whereof is hereby acknowledged, does hereby assign, transfer and set over unto the said party of the second part a certain mortgage bearing the date of **January 25, 2021**, executed by **MARILYN ELIZABETH PRICHARD, a single woman** recorded in **MARTIN COUNTY, FLORIDA** in Official Record Instrument# **2865424, Book 3194, Page 763**, on **February 2, 2021**, in the original amount of **\$90,000.00**, together with the Note(s) which encumbers the property more particularly described as follows:

**UNIT H, FORSGATE CLUSTER OF MARTIN COUNTY RIVERBEND CONDOMINIUM SOUTH, A CONDOMINIUM, ALL AS SET FORTH IN THE DECLARATION OF CONDOMINIUM AND THE EXHIBITS ATTACHED THERETO AND FORMING A PART THEREOF, AS RECORDED IN OFFICIAL RECORDS BOOK 367, PAGE 580, AND ALL AMENDMENTS THERETO, OF THE PUBLIC RECORDS OF MARTIN COUNTY, FLORIDA. THE ABOVE DESCRIPTION INCLUDES, BUT IS NOT LIMITED TO, ALL APPURTENANCES TO THE CONDOMINIUM UNIT ABOVE DESCRIBED, INCLUDING THE UNDIVIDED INTEREST IN THE COMMON ELEMENTS OF SAID CONDOMINIUM.**

Commonly known as **9159 SE Riverfront Terrace Unit H, Jupiter, FL 33469**  
Parcel ID: **22-40-42-011-025-00080.90000**

TO HAVE AND TO HOLD the same unto the said assignee, its successors and assigns, but without recourse on the undersigned.

In Witness Whereof, the said Assignor has hereunto set his hand and seal or caused these presents to be signed by its proper corporate officers and its corporate seal to be hereto affixed, this 13 day of September, 2023.

Witnesses: Assignor(s)

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS MORTGAGEE, AS NOMINEE FOR AMERICAN FINANCIAL NETWORK, INC, ITS SUCCESSORS AND ASSIGNS

*Margaret Walters*

Witness:

Margaret Walters

Print Name:

*Ami Marja McKernan*

By: Ami Marja McKernan  
Its: Assistant Secretary

State of Colorado

County of Arapahoe

The foregoing instrument was acknowledged before me by means of  physical presence or  online notarization, this SEP 13 2023 by Ami Marja McKernan of Mortgage Electronic Registration Systems, Inc., a Delaware Corporation, on behalf of the corporation.

*Susan Lemerand*  
(Notary's official signature)  
MAY 03 2025  
(Commission Expiration)

SUSAN LEMERAND  
NOTARY PUBLIC  
STATE OF COLORADO  
NOTARY ID 20174018735  
MY COMMISSION EXPIRES 05/03/2025

TITLE FRAUD DEFENDER



**Prepared By and Return To:**  
Superior Title & Abstract Services, LLC  
8401 Lake Worth Rd Suite 206  
Lake Worth, FL 33467

Order No.: ST-200064

Property Appraiser's Parcel I.D. (folio) Number:  
22-40-42-011-025-00080-9 and 77063

### QUIT CLAIM DEED

THIS QUIT CLAIM DEED executed January 22, 2021, by Geoffrey Prichard, a single man, (the "First Party"), to Marilyn Elizabeth Prichard, a single woman whose post office address is 48328 Hanford Rd., Canton, Michigan 48187, (the "Second Party") (wherever used herein the terms "first party" and "second party" shall include singular and plural, heirs, legal representatives, assigns of individuals, and the successors and assigns of corporations, wherever the context so admits or requires.)

WITNESSETH, that the said first party, for and in consideration of the sum of \$10.00 in hand by the said second party, the receipt whereof is hereby acknowledged, does hereby remise, release and quit-claim unto the said second party forever, 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 situate, lying and being in the County of Martin, State of Florida, to-wit:

UNIT H, FORSGATE CLUSTER OF MARTIN COUNTY RIVERBEND CONDOMINIUM SOUTH, A CONDOMINIUM, ALL AS SET FORTH IN THE DECLARATION OF CONDOMINIUM AND THE EXHIBITS ATTACHED THERETO AND FORMING A PART THEREOF, AS RECORDED IN OFFICIAL RECORDS BOOK 367, PAGE 580, AND ALL AMENDMENTS THERETO, OF THE PUBLIC RECORDS OF MARTIN COUNTY, FLORIDA. THE ABOVE DESCRIPTION INCLUDES, BUT IS NOT LIMITED TO, ALL APPURTENANCES TO THE CONDOMINIUM UNIT ABOVE DESCRIBED, INCLUDING THE UNDIVIDED INTEREST IN THE COMMON ELEMENTS OF SAID CONDOMINIUM.

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 first party, either in law or equity, to the only proper use, benefit and behoof of the said second party forever.

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

**TITLE FRAUD  
DEFENDER**

Geoffrey Prichard  
Geoffrey Prichard  
Grantor Address:  
9159 SE Riverfront Terrace Unit H  
Jupiter, FL 33469

Signed, sealed and delivered in presence of:

Sarah Armento  
Witness Signature

Sarah Armento  
Printed Name of First Witness

Shawn L. O'Quinn  
Witness Signature

Shawn L. O'Quinn  
Printed Name of Second Witness

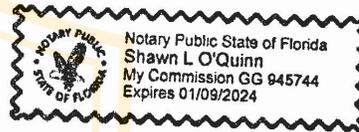
STATE OF FLORIDA

COUNTY OF PALM BEACH

Sworn to (or affirmed) and subscribed before me by means of  Physical Presence or  Online  
Notarization on January 22, 2021, by Geoffrey Prichard, a single man.

Personally known  
or Produced Identification   
Type of Identification Produced Driver license

Shawn L. O'Quinn  
Notary Public  
Print Name:  
My Commission Expires:



**TITLE FRAUD  
DEFENDER**



Prepared by and return to:

**Mendy Endres**  
 Closer  
 The Title Network, Inc.  
 250 Tequesta Drive Suite 204  
 Tequesta, FL 33469  
 561-745-0030  
 File Number: 18-7129  
 Will Call No.:

[Space Above This Line For Recording Data]

## Warranty Deed

This Warranty Deed made this <sup>25<sup>th</sup></sup> day of July, 2018 between **Daniel Feinstein, a married man**, whose post office address is **215 E. 96th Street, Apt. 3E, New York, NY 10128**, grantor, and **Geoffrey S. Prichard and Marilyn E. Prichard, Joint Tenants with Rights of Survivorship**, whose post office address is **9251 Becker Ave, Allen Park, MI 48101**, grantee:

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

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

**Unit H, Forsgate Cluster of MARTIN COUNTY RIVERBEND CONDOMINIUM SOUTH, a Condominium, according to The Declaration of Condominium recorded in O.R. Book 367, Page 580, and all exhibits and amendments thereof, Public Records of Martin County, Florida; together with an undivided share or interest in the common elements appurtenant thereto. TOGETHER WITH an undivided interest in the common elements appurtenant to said Unit.**

**Parcel Identification Number: 22 40 42 011 025 00080 90000**

**Subject to restrictions, reservations, easements and limitations of record.**

**Grantor warrants that at the time of this conveyance, the subject property is not the Grantor's homestead within the meaning set forth in the constitution of the state of Florida, nor is it contiguous to or a part of homestead property. Grantor's residence and homestead address is: 215 E. 96th Street, Apt. 3E, New York, NY 10128**

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

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

**And** the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to **December 31, 2017**.

DoubleTime®

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

Signed, sealed and delivered in our presence:

0 [Signature]  
Witness Name: KATISH BHUIYAN

[Signature] (Seal)  
Daniel Feinstein

1 [Signature]  
Witness Name: GOLAM BHUIYAN

State of NEW YORK  
County of NEW YORK

The foregoing instrument was acknowledged before me this 1 day of June, 2018 by Daniel Feinstein, who  is personally known or  has produced a driver's license as identification.

[Notary Seal]

[Signature]  
Notary Public

Printed Name: KATISH BHUIYAN

My Commission Expires: APRIL 02, 2022

KAISH M BHUIYAN  
NOTARY PUBLIC, STATE OF NEW YORK  
01BH6372950  
QUALIFIED IN NEW YORK COUNTY  
COMMISSION EXPIRES APRIL 02, 2022  
JUNE 1, 2018



**TITLE FRAUD DEFENDER**

# RIVERBEND COUNTRY CLUB

9300 SE RIVERFRONT TERRACE • TEQUESTA, FLORIDA 33469  
Office@RiverbendFL.com • www.RiverbendFL.com  
(561) 746-1619 • FAX (561) 746-6195

## CERTIFICATE OF APPROVAL OF RIVERBEND CONDOMINIUM ASSOCIATION, INC.

THIS IS TO CERTIFY that **Geoffrey S. Prichard, and Marilyn E. Prichard**, has/have been approved by RIVERBEND CONDOMINIUM ASSOCIATION, INC., as the owner(s) of the following described property in Martin County, Florida: **9159 SE Riverfront Terrace, Tequesta, FL 33469.**

Condominium Unit **H** in **Forsgate** of RIVERBEND CONDOMINIUM ASSOCIATION, INC., a Condominium, according to the Declaration of Condominium thereof dated December 19, 1973, filed for record December 20, 1973, in Official Record Book 367, Page 580, and subsequent amendments thereto, of the Public Records of Martin County, Florida; TOGETHER WITH an undivided interest in the common elements as set forth in the Declaration of Condominium, and together with all other appurtenances thereto as set forth in said Declaration.

Such approval has been given pursuant to the provisions of the Declaration of Condominium of such Condominium.

DATED this June 20, 2018

(CORPORATE SEAL)

RIVERBEND CONDOMINIUM ASSOCIATION, INC.

By: William R. Boutelle  
WILLIAM BOUTELLE, SECRETARY

Attest: Catherine J. Liebl  
CATHERINE J. LIEBL, TREASURER

Attest: Richard T. Brooks  
RICHARD T. BROOKS, MANAGER

STATE OF FLORIDA        )  
COUNTY OF MARTIN     )

The foregoing instrument was acknowledged before me this 20 day of June, 2018, by William Boutelle, Secretary, Catherine J. Liebl, Treasurer, and Richard T. Brooks, Manager, of Riverbend Condominium Association, Inc., a Florida corporation, on behalf of said corporation. As to WILLIAM BOUTELLE, Secretary, CATHERINE J. LIEBL, Treasurer, and RICHARD T. BROOKS, Manager, all personally known to me to be the persons signing the document herein.

(Notary Seal)



Susan Strauss  
Notary Public

