SUNBELT

AUCTION INTELLIGENCE

PROPERTY RESEARCH

1654 Forest Lakes Circle

Unit C / West Palm Beach, FL 33406

Detailed pre-auction case study

CASE NUMBER

50-2024-CA-007481-XXXA-MB

PARCEL ID

00-42-44-12-22-000-2070

COUNTY

Palm Beach County, Florida

HISTORICAL AUCTION

October 14, 2026

REPORT EDITION

November 25, 2026

A structured example of title, lien, judicial, tax and municipal review.

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Auction Consultant

Illustrative case-study edition - not a title insurance commitment or legal opinion

DOCUMENT GUIDE

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This case study is organized in the same order a pre-auction property investigation should be conducted: identity and valuation, title, recorded encumbrances, taxes, association exposure, municipal compliance, litigation and the foreclosure complaint, followed by a risk reconciliation.

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01 Executive assessment

A townhouse with a completed first-mortgage foreclosure judgment, a separately litigated owners-association claim, a later HELOC, historical construction liens, a significant natural-gas permit issue, and several legal-description inconsistencies. The pre-auction investigation identified and distinguished these exposures rather than adding every recorded dollar amount as buyer debt.

KEY METRIC	DOCUMENTED POSITION
Property	1980 townhouse | 1,236 sq ft | 2 beds | 2 full baths
Tax-roll market value	**$240,788** (2026 preliminary appraisal; not broker market value)
Amended foreclosure judgment	**$51,309.14** | interest accrual and sale costs may be additional
HOA claim	**$24,475.54** claimed as of Sep 2026; component reconciliation and buyer exposure OPEN
Junior HELOC	**$94,491** original credit limit; **not** a payoff balance
Tax Collector balance	OPEN - property-appraiser estimate is not a payment certificate
Overall assessment	**HIGH / CONDITIONAL** - concentration of unresolved title, HOA and cost issues

What the investigation resolved

- **Fidelity mortgages (1991/1993):** original $34,000 note/mortgage and 1993 $36,000 refinance are supported by recorded satisfactions; the May 1993 mortgage was corrective, not a third independent loan.
- **Historical title path:** transfer from the Grimail owners to Donald A. and Jean C. Williams, subsequent deeds involving Jean and Donald L., and the 2000 conveyance to Mary Irwin and Matthew Nielsen were reconstructed with stated exceptions.
- **Old Wells Fargo foreclosure:** 2013 Lis Pendens was dismissed/released, distinct from whether the underlying mortgage had been satisfied.
- **Two 2005 roof permits:** reflected as completed, with passing finals shown in the permits search.

Decisions still dependent on external confirmation

- Current HOA payoff, whether the full pre-sale balance is chargeable to a third-party buyer, and what any foreclosure surplus actually pays.
- Updated property taxes, tax certificates, tax deed activity and special assessments.
- Validity / insurability implications of the legal-description discrepancy and inaccessible 2016 judgment.
- Current gas final inspection and any repairs required to close inactive permits.
- Sale certification, intervening bankruptcy/motions, recorded Certificate of Title and post-sale possession.

> **No purchase recommendation**
> The purpose is to demonstrate investigative scope and facts. It makes no recommendation to bid, buy, hold or resell and does not certify a “clear title.”

02 Property and valuation

PUBLIC-RECORD FIELD	REVIEW RESULT
Address	1654 Forest Lakes Circle, Unit C, West Palm Beach, FL 33406
Parcel / PCN	00-42-44-12-22-000-2070
Short legal description	Forest Lakes Townhouses, Unit 207; Plat Book 37, pages 125–126
Municipality	Unincorporated Palm Beach County
Property use / zoning	Townhouse (0110) / RM, medium-density multifamily
Year built / stories	1980 / 2
Living area	1,236 sq ft: 618 sq ft base plus 618 sq ft upper floor
Bedrooms / baths	2 / 2 full / 0 half
2026 preliminary market value	$240,788
2026 preliminary assessed value	$190,538
2026 preliminary taxable value	$139,127
2026 exemption amount	$51,411; Homestead + Additional Homestead indicated for Mary Irwin
2026 estimated tax	$2,716 estimated: $2,423 ad valorem, $294 non-ad valorem (rounding)
Tax-roll ownership at capture	Mary Irwin and Matthew Nielsen; later post-sale title not verified

Source: Palm Beach County Property Appraiser snapshot dated September 10, 2026, [S01]. The 2026 value is preliminary and for tax administration; it is not an independently supported listing price, inspection valuation or appraisal. The homestead exemptions may terminate or change after transfer.

Required valuation controls beyond the tax roll

- Recent sold comparables with identical property type, condition and unit configuration; current listing/closing data.
- Occupancy, property-access limitations, repairs, roof/structural condition, HVAC, plumbing, electrical, insurance eligibility and flood exposure.
- HOA budget, reserves, insurance master policy, roof assessment responsibilities and current monthly/quarterly dues.
- Property taxes estimated *after* loss or recalculation of the prior owner's homestead benefits.

03 Chain of title and ownership

This stage reconstructs how ownership passed into the names included in the foreclosure. The index search and actual deeds must be reconciled, since identical names in County Official Records can refer to unrelated people.

DATE / OR BOOK-PAGE	INSTRUMENT AND EFFECT
06/14/1991 | 6858/180	Warranty Deed: S. Michael and Susan Grimail → Donald A. Williams and Jean C. Williams (husband/wife); original acquisition of Unit 207.
06/27/1996 | 9328/965	Warranty Deed: Jean C. Williams, described as a **widow**, conveys to herself and Donald L. Williams. Spousal death and legal vesting require documentary corroboration.
01/31/1997 | 9636/1940	Re-recording/corrective deed annotated "JOINT WITH RIGHT OF SURVIVORSHIP." Its effect should be confirmed in a title examination.
08/07/2000 | 11938/1720	Warranty Deed indexed Jean C. Williams and Donald L. Williams → Jean C. Williams. First page was reviewed previously; copy is not included with this active source package.
09/13/2000 | 12012/535	Warranty Deed: Jean C. Williams → Mary Irwin and Matthew Nielsen; Property Appraiser associates 09/01/2000 sale with $64,900.

Title exceptions requiring professional resolution

- 1991 deed and mortgages name **Donald A. Williams**; 1996/1997 deeds involve **Donald L. Williams**. Do not merge these individuals solely because their surnames match.
- The 1996 deed identifies Jean C. Williams as "Widow." Death, survivorship and absence of competing estate interests have not been independently proved through a death certificate or probate chain.
- Recorded Judgment **OR 28171/1908 (2016)** was inaccessible in a usable form; its property effect, if any, is OPEN.
- Multiple legal-description variants exist; a valid title-insurance examination and, if necessary, survey/curative instrument are required.

Legal-description reconciliation

DESCRIPTION POINT	OBSERVED TEXT	DILIGENCE EFFECT
Course 4	2002 mortgage-related instruments use WEST where earlier deed / judgment comparison uses EAST.	Material directional inconsistency; must compare original recorded exhibits and judgment, not assume automatic reformation.
Course 6	1991 / corrective 1993 instruments use **South 87°17'10" West**; 2000 August deed shows **South 87°27'10" West**.	Ten-minute difference; possible scrivener issue but not certified immaterial.
1993 correction	OR 7699/529 explicitly corrected 1993 mortgage's course 6 from 27 to 17 minutes.	Correction applies to that historical mortgage only; not a blanket cure for later deeds/mortgages.

Title finding
A plausible chain is not the equivalent of an insured chain. Grantor authority, heirs, vesting, deeds, legal description, recorded notices and the judgment must be reconciled by a title professional before describing title as marketable.

04 Mortgages, assignments and releases

A. Historical Fidelity loans - released

RECORD	TERMS / IMPACT	STATUS
OR 6858/182 (1991)	$34,000 first historical Fidelity mortgage, Donald A. and Jean C. Williams.	**Satisfied** by OR 7584/1908, recorded 02/10/1993.
OR 7542/135 (1993)	$36,000 Fidelity refinance of 1991 mortgage, explicitly described as such in the instrument.	Corrected by OR 7699/529.
OR 7699/529 (1993)	Corrective Mortgage adjusting the legal description of the refinance.	**Satisfied** by OR 12067/1952, recorded 10/13/2000.

B. Foreclosed first mortgage - core security

RECORD	ANALYSIS
OR 13931/502 | July 18, 2002	AMNET Mortgage Inc. d/b/a American Mortgage Network of Florida. Mortgage signed by Mary Irwin and Matthew Nielsen, securing a **$67,200** note signed by Mary Irwin.
OR 27309/934 | Jan 30, 2015	Wells Fargo fixed-rate modification. Unpaid principal $24,366.63; new principal $32,830.04; capitalized amount $8,463.41.
OR 33811/1460 | Aug 31, 2022	Specialized Loan Servicing modification. Unpaid principal $27,324.47; new principal $28,961.63; capitalized $1,637.16; 6.25% fixed, maturity 2062.
OR 29763/1197 | 2018	Assignment from Wells Fargo to Specialized Loan Servicing; read with full lender chain, endorsements and servicing evidence.
OR 35011/1726 | 2024	Assignment from Specialized Loan Servicing to Freddie Mac structured trust interest per recorded documentation; compare trustee name to plaintiff capacity.

C. Other later loans / liens

- Wells Fargo mortgages from 2004 and 2006 and earlier Fidelity 2000 mortgage were separately cross-referenced against recorded satisfactions/releases (including OR 19245/961, OR 33524/485 and OR 14115/683). Each release must match its exact secured instrument; index matches alone are not title insurance.
- **Figure HELOC (OR 34030/1731):** recorded December 21, 2022; original **credit limit $94,491** (not proof of present indebtedness). Assigned to Figure Trust 2023 HE1 / Wilmington and then associated with MEB Loan Trust VIII filings. Post-judgment survival is conditional on valid foreclosure of the junior interest.
- **Surplus:** MEB Loan Trust VIII affirmatively petitioned to participate in surplus (mortgage-case DIN 44). Mortgage debt priority and surplus entitlement are different questions from whether the successful bidder must assume the loan.

05 Lien and recorded-debt inventory

CATEGORY / REFERENCE	DOCUMENTED VALUE	STATUS / BUYER IMPACT
First mortgage - OR 13931/502	$51,309.14 final judgment.	Foreclosed security; do not add judgment total to winning bid as a separate assumed debt.
Figure HELOC - OR 34030/1731	$94,491 credit limit; actual payoff OPEN.	Junior mortgage named/represented in foreclosure; possible surplus claimant; foreclosure effectiveness conditional.
HOA lien - OR 35002/856	$24,475.54 asserted Sep 2026; not final payoff.	Separate HOA suit; potential post-title assessment liability and surplus claim require legal/payoff reconciliation.
Mickey's Plumbing - OR 35304/1889	$1,475 unpaid of $2,950 work.	10/01/2024 construction lien; no satisfaction located; lien enforceability requires limitations/action check.
Gold Coast Roofing - OR 19888/1601	$1,700 unpaid of $5,200 work.	2006 historical construction lien; age strongly calls enforceability into question, but action/release check remains open.
HOA liens - 2012–2014	Amounts immaterial to current balance without ledger.	Release records located: 25587/1415, 26440/489, 34162/223.
Judgment - OR 28171/1908	OPEN.	Inaccessible 2016 instrument; do not assign lien status before document review.
IRS, state tax, utility, UCC, special assessments	No independently certified amount.	Not conclusively cleared; negative public search is not an official no-lien certificate.

Construction lien legal caution: Florida Statutes Chapter 713 provides enforcement deadlines and exceptions. A recorded lien does not establish an eternally enforceable claim; nor should an old lien be pronounced extinguished without searching relevant enforcement proceedings and bankruptcy implications.

Mickey's Plumbing: overlapping small-claims proceeding

A small-claims action by **Kirk Angelocci against Mary Irwin Nielsen**, case **50-2026-SC-007306-XXXA-MB**, was dismissed **without prejudice** on July 31, 2026 for failure of service, with an order recorded at OR 36711/529. That dismissal does not independently satisfy or release the contractor's recorded lien, and the plaintiff's personal identity should not be automatically treated as the corporate lienholder. [S16, S17]

06 HOA / association exposure

The association claim is the most significant unresolved third-party cost issue. The association is not merely a vendor bill: it has its own foreclosure case, a recorded claim of lien, defense counsel, and a pending priority/surplus position in the mortgage case.

ELEMENT	EXAMINED POSITION
Entity	Forest Lakes Property Owners Association, Inc. (not a condo assumption without governing-document review).
Separate lawsuit	50-2024-CC-019273-XXXA-NB; filed Dec 20, 2024 for damages and lien foreclosure.
Recorded lien	OR 35002/856 (2024); no release identified among materials reviewed.

ELEMENT	EXAMINED POSITION
Claimed balance	$24,475.54 in September 2026 ledger/filing reviewed earlier; actual up-to-date amount NOT confirmed.
Reconciliation exception	Underlying itemization totals approximately $24,654.54, or $179 more than stated total; likely line treatment must be verified, not assumed.
Delinquent assessments	$1,278 per quarter shown for early 2026 (equivalent $426/month), but this does not establish a current full fee or future assessments.
Litigation status	Bankruptcy stay lifted Aug 28, 2026 (HOA DIN 33); status report Sep 4, 2026 (DIN 35) describes pending scheduling.
Claim to mortgage-case surplus	Expressly asserted by HOA in mortgage-case DIN 33, paragraph 8; no paid amount or priority order supplied.

Declaration and safe-harbor question

Forest Lakes governing Declaration (OR 3069/700), particularly **clause 10**, contains first-mortgage foreclosure language that may affect certain pre-transfer obligations. The statutory framework in **Florida Statutes §720.3085** distinguishes liens, assessment liability, and certain limits available to qualifying first mortgagees. A **third-party bidder is not automatically a first mortgagee** and should not assume the first-mortgagee cap applies. This issue requires counsel to examine the exact Declaration, amendments, judgment and bidder status.

Foreclosure surplus is not a buyer credit

The HOA and MEB have asserted claims to participate in the mortgage-case surplus. Whether money remains after judgment disbursements; who has priority; the amount allowed; and the actual clerk distribution all require a judicial/accounting determination. A surplus payment to the HOA could reduce an identified assessment balance, but **is not guaranteed** and cannot be treated as money owed to the purchaser. [S10, S11]

Before assigning a recoverable HOA balance
Obtain a certified estoppel/payoff and full ledger, separate pre-title/post-title components and attorney fees; request declaration + amendments, current budget/reserves/special assessments, court docket updates, any order distributing surplus, and written reconciliation of credits received.

07 Taxes, tax certificates and assessments

CHECK	RESULT AT ANALYSIS CUTOFF	RISK
Tax roll valuation	2026 PAPA: assessed $190,538; taxable $139,127; proposed tax $2,716.	Informational only.
Tax Collector current-year balance	No certified up-to-date balance furnished; collector portal issue noted during October review.	OPEN
Prior year taxes / delinquency	Not independently confirmed paid through current date.	OPEN
Tax certificates / tax deed	No final collector certificate or current tax-deed activity verification supplied.	OPEN
Non-ad valorem / special assessments	2026 PAPA estimate about $294; other assessment programs not certified.	OPEN
Homestead recalculation	Mary Irwin homestead benefits shown on 2026 assessment.	Post-sale tax increase possible.

For an auction bidder, real-estate taxes may be superior to private mortgage and other claims. The only acceptable payoff input is an official Tax Collector statement for the correct parcel and current date, including tax certificates and special assessments if applicable. [S01]

08 Building permits and code enforcement

County ePZB permit records and the Code Compliance portal were queried by parcel/address in the earlier investigation. The figures below are from search screenshots examined in the case analysis; they are not the equivalent of an official municipal certification.

PERMIT	WORK / INSPECTION	CLOSURE RISK
B-2005-036175-0000	Flat-roof reroof; final/certificate pass 09/02/2005.	Completed.
B-2005-033432-0000	Mansard/Shakertown reroof; final/certificate pass 11/29/2005.	Completed.
M-2023-009122-0000	Gas line for tankless water heater by Mickey's Plumbing; **Final Gas FAIL on 06/03/2024**; later cancellations; no passing final documented.	**OPEN / HIGH ATTENTION**
P-2023-009122-0001	Plumbing subpermit; Final Plumbing PASS 08/07/2024 but system later displayed inactive.	Administrative closeout OPEN.
PR-2023-007417-0000	Wood shadowbox fence, 60 linear feet; permit shown VOID, with no inspections.	Was work installed? OPEN.
E-2000-036316-0000	Low-voltage alarm; administrative closed; final electric inspection failed due to locked building.	Older unpassed final; verify requirements.

Code enforcement and utilities

Searches returned no matching code case for the property in the specific portal queries. This negative result is **not** a release of code fines or proof of zero utility/municipal liens. Direct county utility, code-lien and open-permit confirmation remains an external task.

Material operational exception
A zero dollar fee shown on a permit webpage does not mean corrective work is free or that contractors have been paid. The gas installation may require a licensed contractor, new inspections and potential electrical/plumbing coordination.

09 Primary foreclosure judicial review

PROCEDURAL ELEMENT	DOCUMENTED FINDING
Case / division	50-2024-CA-007481-XXXA-MB; 15th Judicial Circuit, Palm Beach County.
Plaintiff	Federal Home Loan Mortgage Corporation as Trustee for the Benefit of Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2023-1.
Borrower defendants	Mary Irwin a/k/a Mary Nielsen and Matthew Nielsen; spouse/heir unknown parties as relevant.
Junior interest defendants	Wilmington Savings Fund Society as Figure Trust 2023 HE1 trustee; MEB Loan Trust VIII intervened; Forest Lakes POA.
Verified complaint	Initial 08/08/2024; Verified Amended Complaint filed 12/26/2024, 47 pages with Note, Mortgage, riders and modifications. [S07]
Lis Pendens	Recorded OR 35202/1151–1152, August 2024.
Service / Answers	Docket records served principal defendants; unsuccessful unknown spouse returns; HOA answer and MEB answer/petition in evidence. Service adequacy requires docket confirmation.
Bankruptcy	Multiple filings/stays; dismissal evidence and orders to resume supplied historically. Recheck no subsequent stay before sale or title transfer.
Judgment	March 11, 2026 judgment; amendment motion DIN 74 and later amended final judgment previously reviewed, total $51,309.14.
Auction	Historically scheduled for October 14, 2026, 10:00 a.m. ET per later court order. Client later confirmed a successful bid; current certificate of title not independently furnished.
Appeals / cancellation / vacatur	Not independently ruled out after last 10/09/2026 docket capture; fresh docket required for current status.

Procedural integrity checks performed / required

- Service and notice to borrowers, junior encumbrancers, HOA and unknown parties; comparison of summons and returned service.
- Answers, affirmative defenses and lien priority positions: HOA asserted statutory/Declaration rights and claimed surplus; MEB sought priority adjudication and participation.
- Plaintiff standing and original note possession: judicial allegations and supporting documents must be compared; no categorical standing conclusion based solely on public excerpts.
- Summary judgment/trial orders, mortgage judgment amounts, bankruptcy stays, motions to cancel/reschedule, proof of publication, auction outcome and Clerk certificates.
- Post-sale objections/appeals, Certificate of Sale, Certificate of Title, Writ of Possession and occupants/leasehold rights; no writ should be presumed from a foreclosure complaint.

10 Separate HOA foreclosure proceeding

The mortgage case and the association case are distinct proceedings with different relief, defendants and proposed distributions. A purchaser needs to monitor both, even if the HOA was named in the primary case.

EVENT	EVIDENCE / IMPLICATION
12/20/2024 complaint	HOA case DIN 3 alleges unpaid assessment lien, seeks damages and foreclosure, names Matthew Nielsen, Mary Irwin and unknown spouses.
Defaults / procedural delays	HOA later reported defendants had been defaulted; bankruptcies postponed progress and mediation.
08/28/2026 stay-lift order	HOA DIN 33 lifts bankruptcy stay and directs docket status update.
09/04/2026 status report	HOA DIN 35 states latest bankruptcy was dismissed June 18, 2026 and terminated Aug 7, 2026; asks for trial/calendar call.
Later setting	Previous analysis indicated a Dec 11, 2026 calendar call; verify the live docket before treating this as current.
Case-specific buyer exposure	Confirm whether HOA lien action survives, is dismissed, is otherwise affected by first-mortgage foreclosure, or will continue against a different party/interest.

Association representatives identified

Wyant-Cortez & Cortez, Chartered (HOA counsel) | +1 (561) 627-0009 | ASSOCIATIONS@WCC.LAW. **GRS Management** | +1 (561) 641-8554 | residentservices@grsmgt.com. These are correspondence channels noted in the case; current responsibility and response were not reconfirmed at publication.

11 Detailed Verified Amended Complaint review

Separate review section
Source: mortgage-case DIN 26, filed December 26, 2024, 47 PDF pages including exhibits. This section separates what the complaint alleges from what attached instruments independently show. Claims in pleadings are not court findings by themselves.

A. Complete exhibit map - 47 pages

PDF PAGES	DOCUMENT BLOCK	DILIGENCE PURPOSE
1–6	Verified Amended Complaint, verification and service certificate.	Jurisdiction, borrowers/defendants, allegations, default, priority, conditions precedent, remedy and counsel.
7–10	Exhibit A: promissory note.	Original debt, maker, fixed interest, monthly payment, maturity, signatures, possession/endorsement review.
11–30	Exhibit B: recorded mortgage OR 13931/502 and Planned Unit Development Rider.	Property collateral, grantors, notice clauses, acceleration, legal description and signatures.
31–38	Exhibit C: Wells Fargo loan modification OR 27309/934 (recorded 2015), including exhibit/notice.	Capitalized amount, amended maturity/payment obligations, signatures, mortgage linkage and legal description.
39–47	Exhibit C: Specialized Loan Servicing modification OR 33811/1460 (recorded 2022).	New principal, 6.25% rate, payment schedule, maturity, acknowledgment and legal description.

B. Pleaded mortgage claim: assertions vs proof

TOPIC	SPECIFIC PLEADING	CHECK RESULT
Note and Mortgage	July 3, 2002 note signed by Mary; mortgage executed by Mary and Matthew; mortgage OR 13931/502 recorded July 18, 2002.	Original recorded mortgage and 3-page note are attached; borrower/mortgagor distinction is not automatically a defect.
Standing	Paragraph 5: plaintiff alleges it is holder of original note.	Claim needs note endorsements, possession certificate, assignments and adversarial record; not independently established solely by allegation.
Default	Paragraph 6: missed payment due October 1, 2023 and subsequent installments.	Compare with detailed servicing ledger and pre-acceleration notices; not attached as an independent certified ledger in these pages.
Amount	Paragraph 8: principal pleaded $28,750.21 plus interest and costs; later judgment principal $28,720.75.	Difference **$29.46**; may result from payoff/credit adjustment, but requires ledger explanation rather than assumed error.
Conditions precedent	Paragraph 11 asserts satisfied, occurred or waived.	Specific notice of default and mailing proof should be located in docket/affidavits; assertion not standalone proof.
Junior liens	Paragraphs 13–15 identify Figure and HOA interests as subordinate.	Both actively disputed/qualified their rights and sought surplus; compare with actual final judgment terms.

C. Note and Mortgage - term reconciliation

ITEM	INSTRUMENT OBSERVATION
Original promissory note	**$67,200** principal; 6.250% fixed annual interest; initial P&I **$576.19**; dated July 3, 2002; originally scheduled maturity Aug 1, 2017. [S07 p7]
Original note signature	Mary Irwin a/k/a Mary Nielsen is identified as obligor; note pages include signature/endorsement area. Possession endorsement chain must be separately authenticated.
Mortgage	Mary Irwin and Matthew Nielsen as mortgagors, executed July 3, 2002, recorded OR 13931/502. Planned Unit Development Rider appears at pp27–30.
Mortgage vs debt	A grantor can pledge title without being borrower on the note. Verify each signatory's actual role and whether all necessary title interests were bound.
Protective advances	Mortgage covenants allow advances for taxes, insurance and preservation under stated conditions; actual charges must still be supported.

D. Modification #1 - Wells Fargo (2014/2015)

CHECK	EXAMINED FIGURE
Original debt reaffirmed	$67,200 original principal; OR 13931/502 collateral.
Effective date	November 28, 2014; recorded Jan 30, 2015, OR 27309/934.
Unpaid principal	$24,366.63
New principal	$32,830.04
Capitalized new money / charges	$8,463.41
Parties	Matthew Nielsen and Mary Nielsen identified as husband/wife; Wells Fargo Bank, N.A. named lender.

E. Modification #2 - SLS (2022)

CHECK	EXAMINED FIGURE
Execution / recording	May 26, 2022; recorded Aug 31, 2022 in OR 33811/1460.
Unpaid principal	$27,324.47
New principal	$28,961.63
Capitalization	$1,637.16
Rate / P&I	6.250% fixed, P&I $164.43/month; initial escrow $208, total $372.43/month.
Revised maturity	June 1, 2062.
Collateral	Same 2002 recorded mortgage and Unit C address; inspect legal exhibit discrepancies.

These modifications amend the same first-mortgage debt. They do not establish separate new stand-alone first and second liens merely because they were separately recorded. The 2022 new principal is a historical reference point; it does not supersede the eventual judgment computation. [S07 pp31–47]

F. Red flags and verification checklist

- **Standing / endorsements:** compare the signature, allonges/endorsements and holder allegation to the current plaintiff. A plaintiff's securitization trust name need not exactly match an intermediate assignment in plain language, but each capacity must be legally connected.
- **Assignment chain:** map AMNET/MERS → Wells Fargo → Specialized Loan Servicing → claimed Freddie Mac trustee interest; verify effective dates, assignor authority and mortgage identity.
- **Default date:** October 1, 2023 alleged; reconcile with ledger, acceleration notices and bankruptcy-adjusted collection history.
- **Amount variance:** complaint principal $28,750.21 versus final judgment $28,720.75 (difference $29.46); not a material title defect by itself but must be noted.
- **Legal description:** compare course 4 EAST/WEST and course 6 minute discrepancies across deeds, mortgages, corrected instruments and final judgment.
- **Conditions precedent:** verify written notices and compliance with notice-and-cure provisions, rather than accepting paragraph 11 alone.
- **Subordinate interests:** confirm association, Figure/MEB, other lienors and necessary parties were effectively bound by judgment/service.
- **Deferred sums:** read modifications for deferred/noninterest-bearing balances; no separate independent surviving mortgage was established simply by the modification text.
- **Possession:** prayer for writ of possession or jurisdictional relief is not an issued Writ of Possession. Inspect post-sale orders and any tenants separately.

12 Final Judgment - line-item financial review

The following figures were transcribed from the amended-judgment form attached to plaintiff's April 6, 2026 motion (DIN 74, source S12) and match the **$51,309.14** amended judgment total previously reviewed in the case docket. A proposed attachment is not independently proof of entry; the entered amended judgment should always control.

JUDGMENT COMPONENT	AMOUNT
Principal	$28,720.75
Accrued interest through Mar 11, 2026	$4,237.70
Escrow advances	$7,342.56
Late charges	$48.44
Property inspections	$360.00
Property registration	$310.00
Title charges	$325.00
Subtotal before attorneys' fees	$41,344.45
Attorneys' fees	$8,625.00 (includes $5,400 flat fee and $1,875 court/document attendance/preparation)

JUDGMENT COMPONENT	AMOUNT
Court filing fee	$422.73
Service of process	$891.00
Lis Pendens	$9.00
Clerk summons / other	$70.35
Gross subtotal	$51,362.53
Less: suspense balance	($53.39)
JUDGMENT TOTAL	**$51,309.14**

Post-judgment interest and sale costs
The draft amended judgment states an annual interest rate of **8.44%** on the total awarded. Any distribution or bid planning must use the live case judgment, calculation date, legally allowed costs, deposits, fees and the actual sale amount. The judgment sum is not a post-auction debt assumed automatically by the third-party buyer.

Critical judgment clauses to inspect

- Priority of the first mortgage and specific defendants whose interests are foreclosed; possible Chapter 718/720 association-rights carveouts.
- Disposition of sale proceeds: Clerk fees, taxes/court costs/amounts ordered, plaintiff credit, and remainder held pending further court order.
- Scheduled auction and re-scheduling order; statutory redemption termination, Certificate of Sale, Certificate of Title and objections.
- Jurisdiction retained for orders implementing judgment, surplus and possession.
- Comparison of final legal description against the original instrument and all modified exhibits.

13 Sale proceeds and surplus analysis

Surplus is the amount left from the completed judicial sale **after** the disbursements required by the judgment. It is not the property's market value less the winning bid and is generally not property of the third-party high bidder.

Identified claimants and disputed priorities

PARTY	CLAIM DOCUMENT	WHAT IS NOT YET KNOWN
Forest Lakes POA	Mortgage case DIN 33, paragraph 8: "Claim for Surplus."	Allowed amount, lien priority, credits to HOA ledger and resulting buyer assessment liability.
MEB Loan Trust VIII	Mortgage case DIN 44: Answer and Petition to Participate in Surplus.	Current HELOC payoff, proof of trust transfer, priority against HOA, judge's distribution order.
Other lienors / record owner	Eligibility depends on timely claims and judicial priorities.	Whether eligible timely filings exist; residual rights belong to eligible prior owners/assignees, not automatically the bidder.

Distribution process checklist

- Obtain Certificate of Sale, Certificate of Disbursements and the Clerk's actual surplus amount.
- Search every claim for surplus and any objection or priority hearing.
- Obtain a signed Order Disbursing Surplus or equivalent; identify Clerk payment date and recipient.
- Reconcile HOA ledger with receipts and formal Satisfaction/Release, where due. Avoid double payment or presuming a buyer reimbursement right.

Relevant Florida law and procedure: Florida Statutes §§45.031–45.033 and 720.3085; 15th Judicial Circuit Administrative Order 3.316 addressing surplus disbursement orders. Official URLs appear in the Source Register.

14 Risk matrix and potential survival

"Survive?" is a legal/procedural assessment, not an absolute title opinion. A junior claim may be affected by foreclosure while the underlying personal debt survives against a different obligor.

REVIEW ITEM	STATUS	RISK	SURVIVE SALE?	REASON / NEXT CONTROL
First mortgage	Judgment entered	MED	No, if regular sale	Confirm final court orders, issued title and objections.
Figure HELOC	Junior, named in case	MED	Usually no; depends	Service, priority and final judgment; surplus separate.
HOA pre-sale assessments	Separate case; payoff unknown	HIGH	Depends	Declaration, §720.3085, buyer status and surplus credits.
HOA future assessments	Post-title obligation	MED	Yes	New owner assessments due while owning parcel.
Property taxes	Collector uncertified	HIGH	Potentially yes	Official tax collector balance and certificates.
Mickey's Plumbing lien	Historical 2024 record	MED	Depends	Enforcement, statute, bankruptcy, release.
Gold Coast roofing lien	Historical 2006 record	LOW–MED	Depends	Limitations, actions, title insurer position.
2016 judgment	Document inaccessible	MED	Unknown	Obtain full judgment, affected parties and property.

REVIEW ITEM	STATUS	RISK	SURVIVE SALE?	REASON / NEXT CONTROL
Legal description	Variants identified	HIGH	Title issue	Survey/title curative assessment and judgment comparison.
Gas permit	Failed final / inactive	HIGH	Practical cost yes	County final/contractor estimate and inspection.
Code/utility liens	Negative limited search	MED	Depends	Agency lien letters, utility confirmation.
Bankruptcy / appeal	Past stays, no live recheck	MED	Depends	Updated docket and automatic-stay check.
Occupancy / possession	Not independently verified	MED	Practical risk	Physical inspection, leases, writ/court order.

15 Due diligence closeout checklist

The following checkpoints illustrate why complete pre-bid due diligence is a **process**, not a single public-record search. Each open item below had an identifiable source or confirming authority.

ORDER	PRE-BID VERIFICATION	OUTPUT REQUIRED
01	Confirm auction listing, case number, actual sale order and deposit/balance deadlines.	Official auction terms + current sale docket.
02	Review PAPA facts, legal description and market comparables.	Parcel identification + valuation memo and comps.
03	Pull full grantor/grantee Official Records chain and prior lien releases.	Chronology by OR Book/Page + title exceptions.
04	Review complaint, note, mortgage, endorsements and modifications page by page.	Standing/default/amount/legal review and red-flag memo.
05	Identify and analyze every junior lien, tax lien, UCC/judgment/utility/code claim.	Lien priority matrix and conditional survival analysis.
06	Secure Tax Collector status and tax-certificate/tax-deed activity.	Written balance as of valuation/sale date.
07	Obtain HOA declaration, amendments, estoppel, ledger, legal claim, budget and assessments.	Separately stated post-sale exposure and dispute points.
08	Check permits, inspection history, municipal/code status, utilities and insurance exposure.	List of open/failed permits, closure costs, lien letters.
09	Read complete docket: service, bankruptcy, orders, sale changes, appeals, surpluses.	Procedural risk memo + last-confirmed docket timestamp.
10	Reconcile all costs; do not double-count judgment, credit limits or satisfied loans.	Scenario ledger: bid + known fees + conditional obligations.
11	Confirm occupancy/possession and any tenant/lease protections.	Possession pathway, timeline and possible expenses.

ORDER	PRE-BID VERIFICATION	OUTPUT REQUIRED
12	Obtain professional title search / insurability position on exceptions.	Title commitment or attorney's written exception analysis.

Items excluded from a purported "clear title" assertion

We have **not** established a certified current tax balance, HOA releases/payment credits, final title insurance acceptability, fully extinguished 2016 judgment, municipal gas clearance, foreclosure-sale certificate of title, current occupancy, or final surplus order. Any of these may affect a buyer differently from the mortgage judgment.

16 Technical conclusion

The file supports a detailed reconstruction of the first mortgage, two later loan modifications, most historical title transfers, junior HELOC and recorded lien landscape, HOA litigation, tax-roll characteristics, major permits and the governing judicial actions. Several historical encumbrances were resolved by matching satisfactions and releases to their actual instruments.

The remaining concerns are concentrated in four areas: **(1) current HOA balance and legal purchaser liability; (2) title insurability and legal-description/2016 judgment exceptions; (3) tax collector and other public lien balances; (4) the failed gas final, post-sale procedural status and possession.** They should be kept as explicit conditions rather than hidden in the bid price or described as already cured.

CONCLUSION / INVESTIGATION STANDARD
Case-level pre-auction risk: **HIGH, conditional**. This describes unresolved financial/documentary uncertainty in the snapshot, not a conclusion that each recorded claim survives sale. No investment recommendation or legal opinion is made. Professional title search and attorney review remain necessary for final transaction conclusions.

Prepared and reviewed by: Ellen Yorhanna, Auction Consultant.

Analysis date: November 25, 2026, summarizing evidence principally collected through October 2026.

17 Key evidence excerpts

The source scans below are excerpts of actual records, cited by document and page; they show the evidentiary approach without reproducing the entire court file in the body. The supporting PDF copies are included in a companion ZIP for this report, and selected originals are embedded as PDF attachments.

RECORD EXTRACT E1 / Amended Complaint, PDF p. 2 / Dec 26, 2024

in Official Records Book 13931, at Page 0502, of the Public Records of Palm Beach County, Florida, and mortgaged the property described in the mortgage then owned by the Mortgagor(s). A copy of the mortgage is attached hereto as Exhibit "B". The Mortgage and Note (collectively "Loan Documents") were modified pursuant to a Loan Modification Agreement recorded January 30, 2015 in Official Records Book 27309 at Page 934, of the Public Records of Palm Beach County, Florida. Further, the loan documents were modified pursuant to a Loan Modification Agreement recorded August 31, 2022 in Official Records Book 33811, at Page 1460, of the Public Records of Palm Beach County, Florida. Copies of the Loan Modification Agreements are attached hereto as Exhibit "C".

4. The Plaintiff's Mortgage and Loan Modification Agreements is a lien superior in dignity to any prior or subsequent right, title, claim, lien, or interest of any defendant in this action, including but not limited to, any interest arising out of Mortgagor(s) or Mortgagor(s)' predecessor(s) and/or successors in interest.
5. Plaintiff is the holder of the original note secured by the mortgage and loan modification agreements.
6. Defendant(s) have defaulted under the Note, Mortgage, and Loan Modification Agreements by failing to pay the payment due October 1, 2023, and all subsequent payments.
7. Plaintiff declares the full amount payable under the Note, Mortgage, and Loan Modification Agreements to be due.
8. Defendant(s) owe Plaintiff **$28,750.21** that is due and owing on principal, plus interest from and after September 1, 2023, and title search expenses for ascertaining necessary parties to this action, pursuant to the documents attached.

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Page 2 alleges original mortgage OR 13931/502, 2015/2022 modifications, October 2023 default, $28,750.21 pleaded principal, and holder status. [S07]

RECORD EXTRACT E2 / Promissory Note, PDF p. 7 / Jul 3, 2002

[redacted]

NOTE

[redacted]

JULY 03, 2002 [Date] | WEST PALM BEACH [City] | FLORIDA [State]

1654-C FOREST LAKES CIR #207
WEST PALM BEACH, FL, 33406
[Property Address]

NOT A CERTIFIED COPY

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. $ 67,200.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is

AMNET MORTGAGE, INC., DBA AMERICAN MORTGAGE NETWORK OF FLORIDA

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

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

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.250 %.

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

3. PAYMENTS

(A) Time and Place of Payments

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

I will make my monthly payment on the 1ST day of each month beginning on SEPTEMBER 01, 2002 . I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on AUGUST 01, 2017 , I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at 10421 WATERIDGE CIRCLE, #250, ATTN: CASHIER'S DEPT. SAN DIEGO, CA 92121 or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. $ 576.19 .

4. BORROWER'S RIGHT TO PREPAY

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

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

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

VMP-5N(FL) (0005) Form 3210 1/01
VMP MORTGAGE FORMS - (800)521-7291

Page 1 of 3

Exhibit "A"

[redacted]

[redacted]

Original Note states $67,200 at 6.25% fixed, initial monthly P&I $576.19 and original maturity August 2017. [S07]

RECORD EXTRACT E3 / 2022 Modification, PDF p. 39 / Aug 31, 2022

CFN 20220364416
OR BK 33811 PG 1460
RECORDED 8/31/2022 2:59 PM
AMT$1,637.16
MTG DOC $5.95
INTANGIBLE $3.27
Palm Beach County, Florida
Joseph Abruzzo, Clerk
Pgs: 1460 - 1468; (9pgs)

After recording please return to:
SPECIALIZED LOAN SERVICING LLC

6200 S. QUEBEC STREET, SUITE 300
GREENWOOD VILLAGE, CO 80111

This document prepared by:
SPECIALIZED LOAN SERVICING LLC
CHAD MURRISON
6200 S. QUEBEC STREET, SUITE 300
GREENWOOD VILLAGE, CO 80111

Tax Parcel ID No.: [redacted]

[Space Above This Line For Recording Data]

Original Principal Amount $67,200.00
Unpaid Principal Amount $27,324.47
New Principal Amount $28,961.63
Total Cap Amount $1,637.16

CERTIFIED COPY

MODIFICATION AGREEMENT

Executed on this day: May 26, 2022
Borrower ("I"): MARY NIELSEN whose address is 1654 FOREST LAKES CIRCLE UNIT C, WEST PALM BEACH, FL 33406 ("Borrower").
If more than one Borrower or Mortgagor is executing this document, each is referred to as "I." For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.
Lender or Servicer ("Lender"): SPECIALIZED LOAN SERVICING LLC whose principal place of business and mailing address is 6200 S. QUEBEC STREET, SUITE 300, GREENWOOD VILLAGE, CO 80111 ("Lender").
Date of first lien mortgage, deed of trust, or security deed ("Mortgage") and Note ("Note"): July 3, 2002

Original security instrument in the amount of $67,200.00 and recorded on July 18, 2002 in Book, Volume, or Liber No. 13931, at Page 0502 (or as Instrument No. 20020369134) , in the Office of the County Clerk or Register of PALM BEACH County, State of FLORIDA.

Loan Number: [redacted]

Property Address ("Property"): 1654 FOREST LAKES CIRCLE UNIT C, WEST PALM BEACH, FL 33406

Legal Description: SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

Modification Agreement
Proprietary W30781f

[redacted]

Exhibit "C"

Specialized Loan Servicing modification: new principal $28,961.63 and capitalized amount $1,637.16. [S07]

RECORD EXTRACT E4 / Proposed Amended Final Judgment, PDF p. 7 / Apr 6, 2026

Principal:	$28,720.75
Interest good through date of this judgment: March 11, 2026:	$4,237.70
Escrow Advances:	$7,342.56
Late Charges:	$48.44
Property Inspections:	$360.00
Property Registration:	$310.00
Title Charges:	$325.00
SUBTOTAL	$41,344.45
Attorneys' Fees:	$8,625.00
Finding as to reasonable number of hours: 10.00	
Finding as to reasonable hourly rate: $135.00	
Flat Fee: $5,400.00	
Attendance at Court/Document Preparation: $1,875.00	
Court Costs, now taxed:	
Filing Fee:	$422.73
Service of Process:	$891.00
Lis Pendens:	$9.00
Other:	$70.35
Clerk Summons Cost: $70.35	
SUBTOTAL	$51,362.53
Less: Suspense Balance:	($53.39)
TOTAL SUM	**$51,309.14**

That shall bear interest at a rate of 8.44%.

2. **Lien on Property.** Plaintiff holds a lien for the total sum superior to all claims or estates of defendant(s), on the following described property in Palm Beach County, Florida:

UNIT 207 OF FOREST LAKES, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: THE NORTHEAST QUARTER OF THE FOLLOWING DESCRIBED PROPERTY:

A PARCEL OF LAND LYING AND BEING CONTAINED IN THE PLAT OF FOREST LAKES, ON FILE IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT, IN AND FOR PALM BEACH COUNTY, FLORIDA, RECORDED IN PLAT BOOK 37, PAGES 125 AND 126, SAID PARCEL OF LAND BEING MORE PARTICULARLY DESCRIBED BY THE FOLLOWING NUMBERED COURSES:

1. COMMENCING AS THE NORTHWEST CORNER OF THE AFORE SAID PLAT, THENCE

24-206571 - SuB

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Itemized $51,309.14 judgment total, including fees and costs, less $53.39 suspense, with 8.44% stated interest. This is an exhibit to the motion, not proof of separate entered order. [S12]

RECORD EXTRACT E5 / HOA Answer, PDF p. 2 / Feb 4, 2025

Federal Home Loan Mortgage Corporation as Trustee for the Benefit of Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2023-1 v. Mary Irwin AKA Mary Nielson AKA Mary A. Irwin AKA Mary Ann Irwin, et al, Answer [Defendant Forest Lakes Property Owners Association, Inc.]
Case No. 502024CA007481XXXAMB

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then an unpaid assessment balance for the mortgaged property, it would be inequitable for the Court to order extended sale dates or to cancel sales without considering Forest Lakes' interest and position.

7. FOURTH DEFENSE. Forest Lakes has maintained and insured portions of the mortgaged property, appurtenances thereto, or common areas supporting and providing drainage, ingress, egress, and value to the mortgaged property - at times without compensation from other parties to this suit. Plaintiff has benefited from such maintenance and insurance.

8. CLAIM FOR SURPLUS. Assuming arguendo Forest Lakes is a "subordinate lienholder" for purposes of Fla. Stat. 45.032, its assessment lien is continuing, prior in right to the interests of all other defendants, and secures all unpaid assessments, interest thereon, late fees, costs, and attorney's fees, if any.

WHEREFORE, Defendant Forest Lakes prays, if it is determined any party's interest is superior to Forest Lakes', and such party otherwise is entitled to foreclosure, judgment be entered, providing:

A. liability for then-unpaid assessments and other charges be determined by applying Fla. Stat. 720.3085,

B. a reasonable foreclosure sale date which considers the burden of any then-unpaid assessments owed to Forest Lakes;

C. Association be permitted its share of, and priority to, any surplus; and

D. such other relief the Court deems just and equitable.

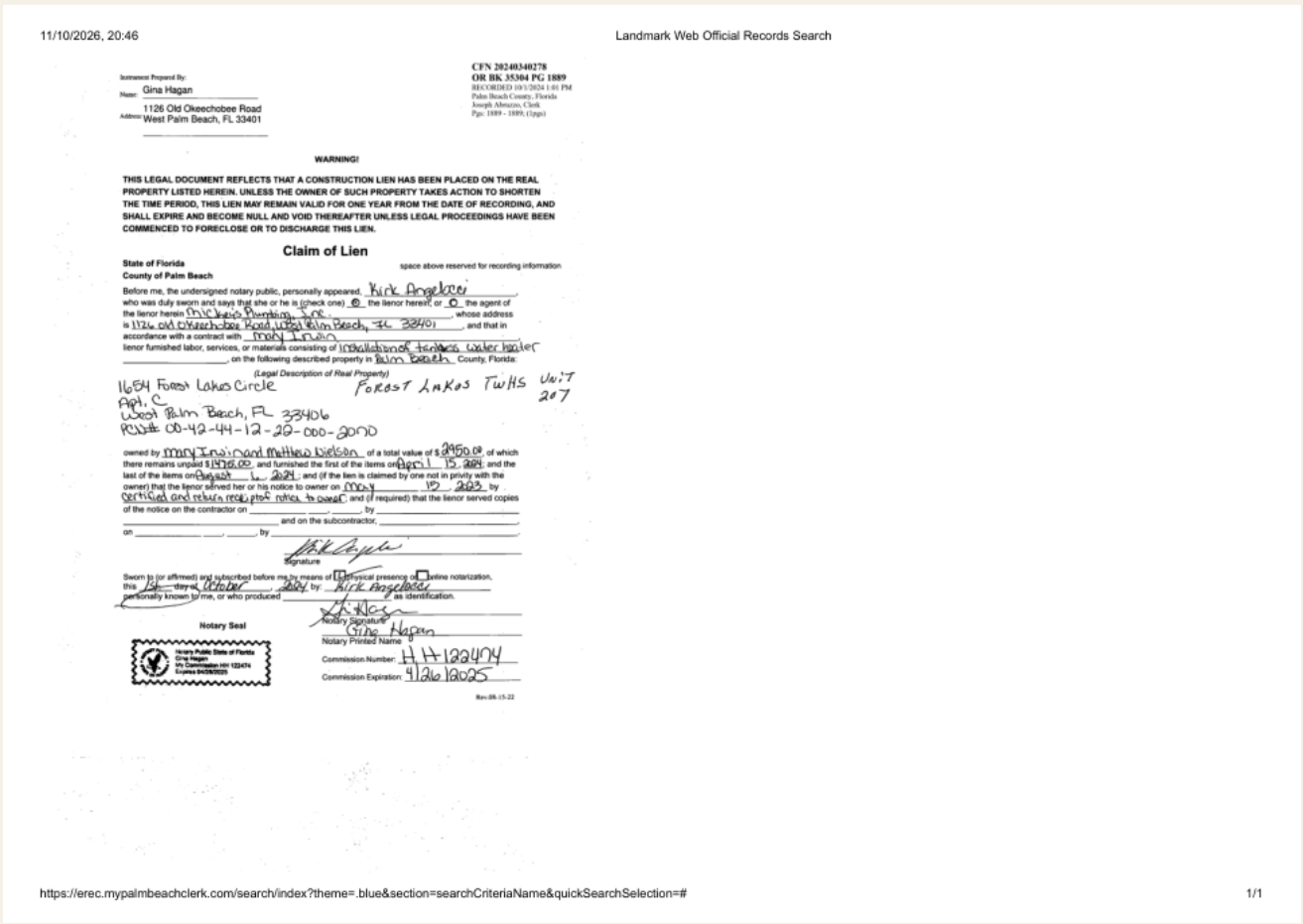
CERTIFICATE OF SERVICE

I certify a true, correct copy hereof was furnished, this Feb 4, 2025:
by E-mail to Robertson, Anschutz, Schneid, Crane & Partners, PLLC, *Plaintiff's Attorneys*, , , by E-Mail to flmail@raslg.com..

NOT A CERTIFIED COPY

Association asserts priority defenses and a claim to surplus in paragraph 8. The claim is not equivalent to a distribution order. [S10]

RECORD EXTRACT E6 / Mickey's Plumbing Claim of Lien / Oct 1, 2024



11/10/2026, 20:46 Landmark Web Official Records Search

Instrument Prepared By:
Name: Gina Hagan
Address: 1126 Old Okeechobee Road
West Palm Beach, FL 33401

CFN 20240340278
OR BK 35304 PG 1889
RECORDED 10/1/2024 1:01 PM
Palm Beach County, Florida
Joseph Abruzzo, Clerk
Pgs: 1889 - 1889; (1pg)

WARNING!

THIS LEGAL DOCUMENT REFLECTS THAT A CONSTRUCTION LIEN HAS BEEN PLACED ON THE REAL PROPERTY LISTED HEREIN. UNLESS THE OWNER OF SUCH PROPERTY TAKES ACTION TO SHORTEN THE TIME PERIOD, THIS LIEN MAY REMAIN VALID FOR ONE YEAR FROM THE DATE OF RECORDING, AND SHALL EXPIRE AND BECOME NULL AND VOID THEREAFTER UNLESS LEGAL PROCEEDINGS HAVE BEEN COMMENCED TO FORECLOSE OR TO DISCHARGE THIS LIEN.

Claim of Lien

State of Florida
County of Palm Beach

space above reserved for recording information

Before me, the undersigned notary public, personally appeared Kirk Angelaer who was duly sworn and says that she or he is (check one) ● the lienor herein or ○ the agent of the lienor herein Mickeys Plumbing, Inc., whose address is 1126 old Okeechobee Road, West Palm Beach, FL 33401, and that in accordance with a contract with Mary Irvin lienor furnished labor, services, or materials consisting of installation of tankless water heater on the following described property in Palm Beach County, Florida:

(Legal Description of Real Property)
1654 Forest Lakes Circle Apt. C West Palm Beach, FL 33406
FOREST LAKES TWHS UNIT 207
PCN# 00-42-44-12-20-000-2070

owned by Mary Irvin and Matthew Nielsen of a total value of $ 2950.00, of which there remains unpaid $ 1476.00 and furnished the first of the items on April 15, 2024; and the last of the items on August 2024; and (if the lien is claimed by one not in privity with the owner) that the lienor served her or his notice to owner on Nov 12, 2024 by certified and return receipt mail to owner; and (if required) that the lienor served copies of the notice on the contractor on ____, ____, by ____, and on the subcontractor, ____, on ____, ____, ____, by ____.

Signature

Sworn to (or affirmed) and subscribed before me by means of ☐ physical presence or ☐ online notarization, this 1st day of October, 2024 by: Kirk Angelaer personally known to me, or who produced ____ as identification.

Notary Seal

Notary Signature
Gina Hagan
Notary Printed Name
Commission Number: HH 122404
Commission Expiration: 4/26/2025

Rev.08-15-22

https://erec.mypalmbeachclerk.com/search/index?theme=.blue&section=searchCriteriaName&quickSearchSelection=# 1/1

Recorded contractor claim showing unpaid $1,475 balance; no confirmed later satisfaction in reviewed evidence. [S16]

18 Sources and document register

Codes reference files in the companion ZIP. Documents described as “previously reviewed” were considered in the analysis history but are not physically available in the current report-building source folder; no working download link is invented for them. Original Clerk/PAPA portals remain the authoritative copies.

CODE	SOURCE PDF	WHAT IT SUPPORTS
S01	PAPA - 1654 FOREST LAKES CIR C.pdf	Property Appraiser 2026 parcel, characteristics, assessed/taxable values.
S02	6858-180.pdf	1991 warranty deed, original acquisition.
S03	6858-182.pdf	1991 Fidelity original mortgage $34,000.
S04	7584-1908.pdf	1993 Fidelity satisfaction of 6858/182.
S05	7542-135.pdf	Jan 1993 $36,000 Fidelity refinance.
S06	7699-529.pdf	May 1993 corrective mortgage; legal course amendment.
S07	502024CA007481XXXAMB_26.pdf	47-page Verified Amended Complaint and all submitted exhibits.
S08	12067-1952.pdf	2000 Fidelity satisfaction of corrective $36,000 mortgage.
S09	12012-535.pdf	Sep 2000 Warranty Deed to Mary Irwin / Matthew Nielsen.
S10	502024CA007481XXXAMB_33.pdf	Association answer and express surplus claim.
S11	502024CA007481XXXAMB_44.pdf	MEB answer and petition to participate in surplus.
S12	502024CA007481XXXAMB_74.pdf	Motion to amend judgment and attached proposed form.
S13	502024CC019273XXXANB_3.pdf	Separate HOA foreclosure complaint.
S14	502024CC019273XXXANB_33.pdf	Aug 2026 order lifting bankruptcy stay.
S15	502024CC019273XXXANB_35.pdf	Sep 2026 HOA status report.
S16	35304-1889.pdf	Mickey’s Plumbing 2024 claim of lien.
S17	36711-529.pdf	Order dismissing related 2026 small-claims case without prejudice.
S18	19888-1601.pdf	Gold Coast Roofing 2006 construction lien.
S19	9328-965.pdf	1996 deed: Jean Williams widow → Jean and Donald L.
S20	9636-1940.pdf	1997 corrective deed / survivorship notation.
S21	29763 -1197.pdf	2018 assignment of mortgage.
S22	35011-1726.pdf	2024 assignment of mortgage.
S23	Docket do Caso 502024CA007481XXXAMB.pdf	Main case docket capture through Oct 9, 2026.
S24	502024CC019273XXXANB docket.pdf	Separate HOA docket capture.

CODE	SOURCE PDF	WHAT IT SUPPORTS
S25	28171.pdf	2016 judgment index/image inaccessible for substantive review.
S26	27238-1645.pdf	Older Wells Fargo foreclosure dismissal / Lis Pendens release.
S27	FOREST LAKES PROPERTY OWNERS ASSOCIATION INC.pdf	Recorded HOA/association name-search material.
S28	WILLIAMS JEAN.pdf	Historical Jean Williams name-search index.

Previously reviewed case materials not in the current local bundle

- Entered Amended Final Judgment, mortgage DIN 78; rescheduling order DIN 88; HOA DIN 36 updated ledger; original Figure HELOC OR 34030/1731; HOA Declaration OR 3069/700; deed OR 11938/1720; permit/code portal screenshots; property Tax Collector portal captures. These require re-export for independently repeatable evidence delivery.
- Several mortgage satisfaction/release records and additional Official Records name searches were identified during analysis; no unverified copy is represented here as an attached PDF.

Official verification portals and governing statutes

Palm Beach Clerk - Foreclosures | Official Records | Property Appraiser Parcel | F.S. 720.3085 | F.S. 45.032 | F.S. 713.22 | 15th Circuit surplus AO 3.316

Evidence bundle and image quality
Several court/record copies are stamped “NOT A CERTIFIED COPY” and scans have limited resolution. All source documents are evidence for the research exercise, not an insurer-certified abstract. The report’s excerpts are labeled; full pages are provided separately where available.