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CHRISTOPHER K. BAXTER, ESQ.  
Admitted in AR, TX, GA & NY

GARY D. MARINOSCI, ESQ.  
Admitted in RI & MA

GASTON P. LOOMIS, ESQ.  
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JOSEPH M. DOLBEN, ESQ.  
Admitted in NH, MA & RI

DAVID M. BENGS, ESQ.  
Admitted in IN & MI

DIANA A. CARPINTERO, ESQ.  
Admitted in IL

ProVest LLC  
45 Seedling Circle  
Tampa, FL 33614

RE: FLAGSTAR BANK, FSB;  
Plaintiff,  
vs.

JOSE ESTEBAN GUADA; UNKNOWN SPOUSE OF JOSE ESTEBAN GUADA; UNKNOWN  
TENANT #1 IN POSSESSION OF THE PROPERTY; UNKNOWN TENANT #2 IN  
POSSESSION OF THE PROPERTY  
Defendant(s):

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Our File No: 19-00335

Dear Sir/Madam,

Enclosed please find an original summons, complaint, and Lis Pendens for service on the individuals, pursuant to the enclosed summonses.

**If you find that the Defendant(s) reside at a different address than listed on the Summons, please perform alternate service as needed.**

Please effect service and forward the original documents directly to the Court for filing. Furthermore, kindly record the Lis Pendens with the HIGHLANDS County Land Records. I have enclosed the checks for the filing fees. Please include your invoice for services.

If you have any questions, please do not hesitate to contact this office.

Very truly yours,

Mona Eugene  
Complaint Department

100 West Cypress Creek Road, Suite 1045, Fort Lauderdale, Florida 33309  
275 West Natick Road, Suite 500, Warwick, Rhode Island 02886

Phone (954) 644-8704 Facsimile (401) 262-2110  
Phone (401) 234-9200 Facsimile (401) 398-2594

Keep file # in footer but remove all other info  
MCS File: 19-00335. Loan: XXXXXX0126, Property: 114 MELODY CT, LAKE PLACID, FL 33852, Highlands  
2 of 32 ← delete page #5

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MCS File: 19-00335, Loan: XXXXXX0126, Property: 114 MELODY CT, LAKE PLACID, FL  
33852, Highlands

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# VALUE SHEET

## VALUE OF REAL PROPERTY OR MORTGAGE FORECLOSURE CLAIM

The form below has been designed to assist with the calculation requirements of s. 28.241 (1)(a)1.a., F.S., regarding mortgage foreclosure graduated filing fees, based on the estimated value of the claim and includes the required fees for mediation, education and additional defendants. (See chart below)

Date: \_\_\_\_\_ Case Number: \_\_\_\_\_ County: Highlands

FLAGSTAR BANK, FSB;

Plaintiff

vs.

JOSE GUADA; JOSE GUADA; JOSE GUADA; UNKNOWN SPOUSE OF JOSE ESTEBAN GUADA;  
UNKNOWN TENANT #1 IN POSSESSION OF THE PROPERTY; UNKNOWN TENANT #2 IN POSSESSION OF  
THE PROPERTY;

every  
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Defendants

1. \$ 228,261.16 Principal due on the note
2. \$ \_\_\_\_\_ Interest owed on the note
3. \$ \_\_\_\_\_ Total advances owed on the note including
  - \$ \_\_\_\_\_ Property taxes
  - \$ \_\_\_\_\_ Insurance
  - \$ \_\_\_\_\_ Other Advances(The total of these three categories provides the amount for line 3.)
4. \$ \_\_\_\_\_ Value of Tax Certificates relating to mortgage
5. \$228,261.16 TOTAL ESTIMATED VALUE OF CLAIM

(Add lines 1-4 to get the total for line 5)

Submitter: Charlotte Anderson, Esq., Marinosci Law Group, P.C.  
(Please Print) Name, Title and Company

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### GRADUATED FILING FEES BASED ON THE VALUE OF THE CLAIM

\$400	Value less than or equal to \$50,000.00 with 5 defendants or less
\$905	Value greater than \$50,000 but less than \$250,000 with 5 defendants or less
\$1,905	Value of 250,000 or greater with 5 defendants or less
\$2.50	Additional fee for each defendant over 5

Date: \_\_\_\_\_

#### Attorneys for Plaintiff

Marinosci Law Group, P.C.

100 West Cypress Creek Road, Suite 1045

Fort Lauderdale, FL 33309

Phone: (954)-644-8704; Fax (401) 262-2110

[ServiceFL@mlg-defaultlaw.co..](mailto:ServiceFL@mlg-defaultlaw.co..)

[ServiceFL2@mlg-defaultlaw.com](mailto:ServiceFL2@mlg-defaultlaw.com)

MCS File: 19-00335. Loan: XXXXXX0126, Property: 114 MELODY CT, LAKE PLACID, FL  
33852, Highlands

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# CIVIL COVER SHEET

## Form 1.997 Civil Cover Sheet

The civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law. This form shall be filed by the plaintiff or petitioner for the use of the Clerk of Court for the purpose of reporting judicial workload data pursuant to Florida Statutes section 25.075. (See instructions for completion).

### IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT, IN AND FOR HIGHLANDS COUNTY, FLORIDA

#### I. CASE STYLE

FLAGSTAR BANK, FSB  
PLAINTIFF

CASE #

VS.

JUDGE

JOSE ESTEBAN GUADA; UNKNOWN SPOUSE OF JOSE  
ESTEBAN GUADA; UNKNOWN TENANT #1 IN  
POSSESSION OF THE PROPERTY; UNKNOWN TENANT  
#2 IN POSSESSION OF THE PROPERTY  
DEFENDANT

#### II. TYPE OF CASE

(If the case fits more than one type of case, select the most definitive category.) If the most descriptive label is a subcategory (is indented under a broader category), place an x in both the main category and subcategory boxes.

- |  |   |
|--|---|
| <ul style="list-style-type: none"><li><input type="checkbox"/> Condominium</li><li><input type="checkbox"/> Contracts and indebtedness</li><li><input type="checkbox"/> Eminent domain</li><li><input type="checkbox"/> Auto negligence</li><li><input type="checkbox"/> Negligence - other<ul style="list-style-type: none"><li><input type="checkbox"/> Business governance</li><li><input type="checkbox"/> Business torts</li><li><input type="checkbox"/> Environmental/Toxic tort</li><li><input type="checkbox"/> Third party indemnification</li><li><input type="checkbox"/> Construction defect</li><li><input type="checkbox"/> Mass tort</li><li><input type="checkbox"/> Negligent security</li><li><input type="checkbox"/> Nursing home negligence</li><li><input type="checkbox"/> Premises liability—commercial</li><li><input type="checkbox"/> Premises liability—residential</li></ul></li><li><input type="checkbox"/> Products liability</li><li><input checked="" type="checkbox"/> Real property/Mortgage foreclosure<ul style="list-style-type: none"><li><input type="checkbox"/> Commercial foreclosure \$0 - \$50,000</li><li><input type="checkbox"/> Commercial foreclosure \$50,001 - \$249,999</li><li><input type="checkbox"/> Commercial foreclosure \$250,000 or more</li><li><input type="checkbox"/> Constitutional challenge—proposed amendment</li><li><input type="checkbox"/> Corporate trusts</li><li><input type="checkbox"/> Discrimination—employment or other</li><li><input type="checkbox"/> Insurance claims</li><li><input type="checkbox"/> Intellectual property</li></ul></li></ul> | <ul style="list-style-type: none"><li><input type="checkbox"/> Homestead residential foreclosure \$0 - \$50,000</li><li><input type="checkbox"/> Homestead residential foreclosure \$50,001 - \$249,999</li><li><input type="checkbox"/> Homestead residential foreclosure \$250,000 or more</li><li><input type="checkbox"/> Nonhomestead residential foreclosure \$0 - \$50,000<ul style="list-style-type: none"><li><input type="checkbox"/> Nonhomestead residential foreclosure \$50,001 - \$249,999</li><li><input type="checkbox"/> Nonhomestead residential foreclosure \$250,000 or more</li></ul></li><li><input type="checkbox"/> Other real property actions \$0 - \$50,000</li><li><input type="checkbox"/> Other real property actions \$50,001 - \$249,999</li><li><input type="checkbox"/> Other real property actions \$250,000 or more</li><li><input type="checkbox"/> Professional malpractice<ul style="list-style-type: none"><li><input type="checkbox"/> Malpractice—business</li><li><input type="checkbox"/> Malpractice—medical</li><li><input type="checkbox"/> Malpractice—other professional</li></ul></li><li><input type="checkbox"/> Other<ul style="list-style-type: none"><li><input type="checkbox"/> Antitrust/Trade regulation</li><li><input type="checkbox"/> Business transactions</li><li><input type="checkbox"/> Constitutional challenge—statute or ordinance<ul style="list-style-type: none"><li><input type="checkbox"/> Libel/Slander</li><li><input type="checkbox"/> Shareholder derivative action</li><li><input type="checkbox"/> Securities litigation</li><li><input type="checkbox"/> Trade secrets</li><li><input type="checkbox"/> Trust litigation</li></ul></li></ul></li></ul> |
|--|---|

#### III. REMEDIES SOUGHT (check all that apply):

- ☒ monetary;
- ☐ nonmonetary declaratory or injunctive relief;
- ☐ punitive

IV. NUMBER OF CAUSES OF ACTION: [1]

(specify)

COUNT 1 - FORECLOSURE OF MORTGAGE

V. IS THIS CASE A CLASS ACTION LAWSUIT?

☐ yes

☒ no

VI. HAS NOTICE OF ANY KNOWN RELATED CASE BEEN FILED?

☒ no

☐ yes If "yes," list all related cases by name, case number, and court.

VII. IS JURY TRIAL DEMANDED IN COMPLAINT?

☐ yes

☒ no

I CERTIFY that the information I have provided in this cover sheet is accurate to the best of my knowledge and belief.

Attorneys for Plaintiff

Marinosci Law Group, P.C.

100 West Cypress Creek Road, Suite 1045

Fort Lauderdale, FL 33309

Phone: (954)-644-8704; Fax (401) 262-2110

[ServiceFL@mlg-defaultlaw.com](mailto:ServiceFL@mlg-defaultlaw.com)

[ServiceFL2@mlg-defaultlaw.com](mailto:ServiceFL2@mlg-defaultlaw.com)

Date line

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MCS File: 19-00335, Loan: XXXXXX0126, Property: 114 MELODY CT, LAKE PLACID, FL 33852,  
Highlands

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IN THE CIRCUIT COURT OF THE TENTH JUDICIAL CIRCUIT,  
IN AND FOR HIGHLANDS COUNTY, FLORIDA

GENERAL JURISDICTION DIVISION  
CASE NO.

FLAGSTAR BANK, FSB;

Plaintiff,

vs.

JOSE ESTEBAN GUADA; UNKNOWN SPOUSE OF  
JOSE ESTEBAN GUADA; UNKNOWN TENANT #1  
IN POSSESSION OF THE PROPERTY; UNKNOWN  
TENANT #2 IN POSSESSION OF THE PROPERTY;

Defendants

FLAGSTAR BANK, FSB;

Plaintiff,

vs.

JOSE ESTEBAN GUADA; UNKNOWN SPOUSE OF JOSE ESTEBAN GUADA;  
UNKNOWN TENANT #1 IN POSSESSION OF THE PROPERTY; UNKNOWN  
TENANT #2 IN POSSESSION OF THE PROPERTY;

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.
3. The property involved is that certain parcel, lot or unit situate, lying in Highlands County, Florida, as set forth in the mortgage recorded in Official Records Book 2599 at Page 650, more particularly described as follows:

LOT 32, 33, AND 34, BLOCK C, SUN'N LAKE ESTATES SECTION 3, ACCORDING TO THE MAP AND PLAT THEREOF AS RECORDED IN PLAT BOOK 8, PAGE 31, PUBLIC RECORDS OF HIGHLANDS COUNTY, FLORIDA.

Dated: \_\_\_\_\_, 2019

Attorneys for Plaintiff

Marinosci Law Group, P.C.

100 West Cypress Creek Road, Suite 1045

Fort Lauderdale, FL 33309

Phone: (954)-644-8704; Fax (401) 262-2110

ServiceFL@mlg-defaultlaw.com

ServiceFL2@mlg-defaultlaw.com

MCS File: 19-00335. Loan: XXXXXX0126, Property: 114 MELODY CT, LAKE PLACID, FL 33852,  
Highlands

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**BOLD ALL MERGEABLE FIELDS** please  
in the body of the complaint only.

IN THE CIRCUIT COURT OF THE TENTH JUDICIAL  
CIRCUIT,  
IN AND FOR HIGHLANDS COUNTY, FLORIDA

GENERAL JURISDICTION DIVISION  
CASE NO.:

FLAGSTAR BANK, FSB;  
Plaintiff,

vs.

JOSE ESTEBAN GUADA; UNKNOWN SPOUSE OF JOSE ESTEBAN GUADA;  
UNKNOWN TENANT #1 IN POSSESSION OF THE PROPERTY; UNKNOWN  
TENANT #2 IN POSSESSION OF THE PROPERTY  
Defendants.

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**VERIFIED COMPLAINT**

Plaintiff, FLAGSTAR BANK, FSB sues the Defendant(s) mentioned in the above styled case and alleges:

all names  
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liens = **BOLD**  
COUNT I  
**FORECLOSURE OF MORTGAGE**  
Make all mergeable info in the  
complaint  
bold

1. This is an action to foreclose a Mortgage on real property in Highlands County, Florida.
2. This Court has jurisdiction over the subject matter herein.
3. On September 1, 2017, JOSE GUADA, executed and delivered a Promissory Note; JOSE GUADA, executed and delivered a Mortgage securing the payment of the Note to the Payee named thereon.
4. The Mortgage was recorded on September 25, 2017 in Official records Book 2599 at Page 650, of the Public Records of HIGHLANDS County, Florida, and mortgaged the property described therein, then owned by and in possession of said mortgagor(s).
5. In accordance with the Certification attached, Plaintiff is the holder of the original note secured by the mortgage. A copy of the subject loan documents are attached hereto and incorporated herein as composite Exhibit "A".
6. Defendant(s), JOSE GUADA, own(s) the property. Said interest is subject, subordinate, and inferior to the lien of the Mortgage held by the Plaintiff.
7. There is a default under the terms of the Note and Mortgage for the September 1, 2018 payment and all payments due thereafter.
8. Plaintiff declares the full amount payable under the Note and Mortgage to be due.
9. Plaintiff avers that all conditions precedent, to acceleration of the subject loan and foreclosure of the subject Mortgage, have been performed, have occurred, or were waived. Fla. R. Civ. P. 1.120(c). Defendant(s) have been provided with notice of default and acceleration, and right to reinstate, as required by the terms of the Note and Mortgage. A copy of the Notice is attached hereto as Exhibit "B."
10. There is now due, owing, and unpaid to Plaintiff herein Two Hundred Twenty-Eight Thousand Two Hundred Sixty-One and 16/100 DOLLARS (\$228,261.16) on principal of said Note and Mortgage, plus interest from August 2, 2018, and title search expenses for ascertaining necessary parties to this suit, escrow shortage, advances, late fees, costs, and attorney's fees.

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MCS File: 19-00335. Loan: XXXXXX0126, Property: 114 MELODY CT, LAKE PLACID, FL 33852,  
Highlands

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**BOLD all mergeable fields (names/liens/judgments) in the body of the complaint only.**

11. Plaintiff has obligated itself to pay the undersigned attorneys a reasonable fee for their services herein pursuant to Fla. Stat. §57.105 and subject mortgage.
12. Defendant, **UNKNOWN SPOUSE OF JOSE GUADA**, is joined because she/he may claim some interest in or lien upon the subject property by virtue of a possible homestead interest. Said interest is subject, subordinate, and inferior to the interest of the Plaintiff's Mortgage.
13. Defendant, **UNKNOWN SPOUSE OF JOSE ESTEBAN GUADA**, is joined because she/he may claim some interest in or lien upon the subject property by virtue of a possible homestead interest. Said interest is subject, subordinate, and inferior to the interest of the Plaintiff's Mortgage.
14. Defendant(s), **UNKNOWN TENANT #1 IN POSSESSION OF THE PROPERTY**, is joined because he/she may claim some interest in the property described by virtue of being in actual possession of same or by virtue of a tenancy at will, but this interest, if any, is subject and inferior to the lien of Plaintiff's Mortgage, is not that of a bona fide tenant, as defined by law, or is otherwise terminable as provided by law.
15. Defendant(s), **UNKNOWN TENANT #2 IN POSSESSION OF THE PROPERTY**, is joined because he/she may claim some interest in the property described by virtue of being in actual possession of same or by virtue of a tenancy at will, but this interest, if any, is subject and inferior to the lien of Plaintiff's Mortgage, is not that of a bona fide tenant, as defined by law, or is otherwise terminable as provided by law.

WHEREFORE, Plaintiff prays: That an accounting may be had and taken under the direction of this Court of what is due the Plaintiff for principal and interest on said mortgage and note, and for the cost, charges and expenses, including attorney's fees and title search cost, and advancements which Plaintiff may be put to or incur in and about this suit, and that the Defendant(s) found responsible for same be ordered to pay the Plaintiff herein the amount so found to be due it; that in default of such payments, all right, title, interest, claim, demand, or equity of redemption of the Defendants and all other persons claiming by, through, under or against said Defendants since the filing of the Lis Pendens herein be absolutely barred and foreclosed and that said mortgaged property be sold under the direction of this Court; that out of the proceeds of said sale, the amounts due the Plaintiff may be paid so far as same will suffice; and that a deficiency judgment be entered if applicable and only in the event no Order of Discharge of Personal Liability in Bankruptcy has been entered as to any of the Defendants who signed the subject note and mortgage and a writ of possession be issued. Plaintiff, through undersigned counsel, hereby gives notice that this action is intended to seek only in rem relief against any debtor that has been discharged in bankruptcy or under circumstances in which the Plaintiff has only in rem relief from stay during an active bankruptcy.

**TO ALL DEFENDANTS: PLEASE NOTE EFFECTIVE OCTOBER 13, 2006, 15 U.S.C. §1692G OF THE FAIR DEBT COLLECTION PRACTICES ACT HAS BEEN AMENDED AS FOLLOWS (in pertinent part):**

**(a) LEGAL PLEADINGS** – Section 809 of the fair Debt Collection Practices (15 U.S.C. 1692g) is amended by adding at the end the following new subsection:

**"(d) legal Pleadings**—A communication in the form of a formal pleading in a civil action shall not be treated as an initial communication for purposes of subsection (a)."

#### VERIFICATION

Under penalty of perjury, I declare that I have read the foregoing Verified Complaint and that the facts alleged therein are true and correct to the best of my knowledge and belief.

Authorized Representative of Plaintiff, **FLAGSTAR BANK, FSB**



Signature \_\_\_\_\_

Printed name \_\_\_\_\_

Title \_\_\_\_\_

Executed on \_\_\_\_\_

**Attorneys for Plaintiff**  
**Marinosci Law Group, P.C.**  
100 West Cypress Creek Road, Suite 1045  
Fort Lauderdale, FL 33309  
Phone: (954)-644-8704; Fax (401) 262-2110  
[servicefl@mlg-defaultlaw.com](mailto:servicefl@mlg-defaultlaw.com)  
[servicefl2@mlg-defaultlaw.com](mailto:servicefl2@mlg-defaultlaw.com)

Date

None Over

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date  
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IN THE CIRCUIT COURT OF THE TENTH  
JUDICIAL CIRCUIT,  
IN AND FOR HIGHLANDS COUNTY, FLORIDA  
GENERAL JURISDICTION DIVISION  
CASE NO.

FLAGSTAR BANK, FSB;

Plaintiff,

vs.

JOSE ESTEBAN GUADA, ET AL

Defendant(s)

**SUMMONS**

**PERSONAL SERVICE ON A NATURAL PERSON**

TO:

JOSE GUADA

114 MELODY CT

LAKE PLACID, FL 33852

**IMPORTANT**

A lawsuit has been filed against you. You have 20 calendar days after this summons is served on you to file a written response to the attached complaint with the clerk of this court. A phone call will not protect you. Your written response, including the case number given above and the names of the parties, must be filed if you want the court to hear your side of the case. If you do not file your response on time, you may lose the case, and your wages, money, and property may thereafter be taken without further warning from the court. There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may call an attorney referral service or a legal aid office (listed in the phone book).

If you choose to file a written response yourself, at the same time you file your written response to the court you must also mail or take a copy of your written response to the "Plaintiff/Plaintiff's Attorney" named below.

**IMPORTANT**

Usted ha sido demandado legalmente. Tiene 20 días, contados a partir del recibo de esta notificación, para contestar la demanda adjunta, por escrito, y presentarla ante este tribunal. Una llamada telefónica no lo protegerá. Si usted desea que el tribunal considere su defensa, debe presentar su respuesta por escrito, incluyendo el número del caso y los nombres de las partes interesadas. Si usted no contesta la demanda a tiempo, pudiese perder el caso y podría ser despojado de sus ingresos y propiedades, o privado de sus derechos, sin previo aviso del tribunal. Existen otros requisitos legales. Si lo desea, puede usted consultar a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a una de las oficinas de asistencia legal que aparecen en la guía telefónica. Si desea responder a la demanda por su cuenta, al mismo tiempo en que presenta su respuesta ante el tribunal, deberá usted enviar por correo o entregar una copia de su respuesta a la persona denominada abajo como "Plaintiff/Plaintiff's Attorney" (Demandante o Abogado del Demandante).

## IMPORTANT

Des poursuites judiciaires ont été entreprises contre vous. Vous avez 20 jours consécutifs à partir de la date de l'assignation de cette citation pour déposer une réponse écrite à la plainte ci-jointe auprès de ce tribunal. Un simple coup de téléphone est insuffisant pour vous protéger. Vous êtes obligés de déposer votre réponse écrite, avec mention du numéro de dossier ci-dessus et du nom des parties nommées ici, si vous souhaitez que le tribunal entende votre cause. Si vous ne déposez pas votre réponse écrite dans le délai requis, vous risquez de perdre la cause ainsi que votre salaire, votre argent, et vos biens peuvent être saisis par la suite, sans aucun préavis ultérieur du tribunal. Il y a d'autres obligations juridiques et vous pouvez requérir les services immédiats d'un avocat. Si vous ne connaissez pas d'avocat, vous pourriez téléphoner à un service de référence d'avocats ou à un bureau d'assistance juridique (figurant à l'annuaire de téléphones). Si vous choisissez de déposer vous-même une réponse écrite, il vous faudra également, en même temps que cette formalité, faire parvenir ou expédier une copie de votre réponse écrite au "Plaintiff/Plaintiff's Attorney" (Plaignant ou à son avocat) nommé ci-dessous.

*OK. Nothing to correct*  
If you choose to file a written response yourself, at the same time you file your written response to the Court, located at:

HIGHLANDS COUNTY COURTHOUSE  
Clerk of Courts  
590 South Commerce Ave  
Sebring, FL 33870  
863-402-6565

you must also mail or take a carbon copy or photocopy of your written response to the "Plaintiff/Plaintiff's Attorney" named below:

Plaintiff/Plaintiff's Attorney

MARINOSCI LAW GROUP, P.C.  
100 West Cypress Creek Road, Suite 1045  
Ft. Lauderdale, FL 33309 / (954) 644-8704  
[ServiceFL@mlg-defaultlaw.com](mailto:ServiceFL@mlg-defaultlaw.com)  
[ServiceFL2@mlg-defaultlaw.com](mailto:ServiceFL2@mlg-defaultlaw.com)



THE STATE OF FLORIDA

TO EACH SHERIFF OF THE STATE: You are commanded to serve this summons and a copy of the Complaint in this lawsuit on the above-named Defendant(s).

DATED ON \_\_\_\_\_

CLERK OF THE CIRCUIT COURT

Robert W. Germaine

As Clerk of the Court by:

By: \_\_\_\_\_

As Deputy Clerk

Update for  
#Okaloosa to  
only  
JD Peacock II

If you are a person with a disability who needs any accommodation to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact the Office of the Court Administrator at (863) 534-4686 at least 7 days before your scheduled court appearance, or immediately upon receiving this notification if the time before the scheduled appearance is less than 7 days; if you are hearing or voice impaired, call 711.

*Information about the Debtor's rights under the Fair Debt Collection Practices Act is contained later in this package. It contains important information. Please read it.*