





AUGUST 9, 2021

DENIS ROVINSKIY AKA DENIS S. ROVINSKIY  
MIGUEL BLANCO  
65 NE 106TH ST  
MIAMI SHORES FL 33138

Loan #: 0502762731  
**Property Address:**  
65 NE 106TH ST  
MIAMI SHORES, FLORIDA 33138

Dear Flagstar Customer(s):

You have been approved for an FHA COVID-19 Standalone Partial Claim ("Partial Claim"), which defers your past-due payment(s) (principal, interest, and if applicable, taxes and insurance) to bring your mortgage current. You will be responsible for paying the past-due amounts upon the maturity of the mortgage or earlier upon the sale or transfer of the property, refinance of the mortgage loan, or payoff of the interest bearing unpaid principal balance.

**To Accept The Offer.** Please carefully review the enclosed Partial Claim Agreement Instructions. To accept this offer, in accordance with the instructions, you must sign and return the enclosed Partial Claim Agreement and make one (1) regular contractual payment in the amount of **\$1,289.10** by **AUGUST 23, 2021**. The terms of the Partial Claim Agreement are provided below.

**Terms of the COVID-19 Standalone Partial Claim.** If you accept the offer timely, we will:

- ◆ Adjust the due date of your next scheduled monthly payment to bring your mortgage current;
- ◆ Defer the scheduled repayment of the total past-due amounts to the maturity date of the mortgage or earlier upon the sale or transfer of the property, refinance of the mortgage loan, or payoff of the interest-bearing unpaid principal balance; and
- ◆ Waive any late charges.<sup>1</sup>

The specific terms of your COVID-19 Standalone Partial Claim are as follows:

Number of past due contractual payments deferred:	16
Past-due payment amount deferred: <sup>2</sup>	\$1,289.10
Total past-due amounts deferred: <sup>3</sup>	\$20,700.90
Late charges waived:	\$0.00

Once the COVID-19 Standalone Partial Claim is effective, you must continue to make your scheduled monthly payment to keep your mortgage current. The next monthly payment is due on **OCTOBER 1, 2021**.

If you have any questions, please call the Hardship Relief Task Force at (866) 206-5241, Monday-Friday 8:30 a.m.-9 p.m. ET.

Flagstar remains committed to helping you through this difficult time.

Sincerely,

Hardship Relief Task Force  
Flagstar Bank

<sup>1</sup> Late charges were not assessed during the forbearance period. Any fees waived, as noted in the terms table, were assessed prior to the forbearance plan.

<sup>2</sup> Includes principal, interest, and if applicable, taxes and insurance.

<sup>3</sup> Interest will not be charged on the total past-due amounts to be deferred. The partial claim will not change any other terms of your mortgage.

***FAIR DEBT COLLECTION PRACTICES. THIS LETTER IS AN ATTEMPT TO COLLECT A DEBT. ALL INFORMATION OBTAINED RELATING TO THIS LETTER WILL BE USED FOR THAT PURPOSE. TO THE EXTENT YOUR ORIGINAL OBLIGATION WAS DISCHARGED, OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY UNDER TITLE 11 OF THE UNITED STATES CODE, THIS STATEMENT IS FOR COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE AN ATTEMPT TO COLLECT A DEBT OR IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION. HOWEVER, THE CREDITOR RETAINS RIGHTS UNDER ITS SECURITY INSTRUMENT, INCLUDING THE RIGHT TO FORECLOSE ITS LIEN, AS PERMITTED BY GOVERNING LAW.***

**Submit a Qualified Written Request, Notice of Error, or Request for Information** to the address listed below. Please include your loan number and sufficient detail to inform Flagstar of the basis of your inquiry, qualified written request, notice of error, or request for information.

Flagstar Bank  
Attn: QWR/NOE/RFI • 2B-116  
5151 Corporate Drive  
Troy, MI 48098-2639

**Attention Military Servicemembers and Dependents:** The Servicemembers Civil Relief Act and certain state laws provide important protections or benefits for eligible Servicemembers and their dependents, including protection from foreclosure during and after active duty, pursuant to governing law. Flagstar Bank will comply with the Servicemembers Civil Relief Act for eligible Servicemembers and dependents, unless it receives a court order or a written waiver from the Servicemember.

## Partial Claim Agreement Instructions

- 1. Understand the Terms.** Carefully review the terms of the Partial Claim. If you have any questions related to the terms, please call us at (866) 206-5241, Monday-Friday 8:30 a.m.-9 p.m. ET.
- 2. Execute the Documents.** Enclosed you will find three (3) copies of the Partial Claim Agreement, of which must be signed in front of a notary. To find a notary, call your local bank/credit union, courthouse, pharmacy, library, or conduct a search online.

Please be sure to following all instructions as outlined on the enclosed Borrower and Notary Instructional Checklist, and share these instructions with the notary before signing. Don't forget – you must take proof of your identification with you to the notary signing.

- 3. Submit the Executed Documents.** Mail two (2) sets of the signed documents back to Flagstar using the enclosed pre-paid overnight envelope by AUGUST 23, 2021. Flagstar requests two (2) copies to ensure a back-up is always retained. Please keep one (1) set of the signed documents for your records.
- 4. Make A Payment.** Make one (1) regular contractual payment in the amount of \$1,289.10 by AUGUST 23, 2021. You may use any of the below methods for making a payment.



Send Overnight

Send your payment in the enclosed pre-paid overnight envelope along with your signed documents.



Pay by Mail

Flagstar Bank • 5151 Corporate Dr  
W-110-2 • Troy, MI 48098



Western Union  
Quick Collect

Pay at a participating Western Union agent location. Please visit [westernunion.com](http://westernunion.com) for additional information.

If the executed documents and payment are received timely, we will process your Partial Claim on the effective date noted on the previous page.

**ABOUT THE PARTIAL CLAIM.** A Partial Claim brings your loan current. You must repay U.S. Department of Housing and Urban Development (HUD) for the Partial Claim by signing an interest-free (0%) subordinate note. U.S. Department of Housing and Urban Development (HUD) secures repayment of the subordinate note by placing a subordinate lien on your property. No monthly payments are required, but you may make voluntary payments. There is no prepayment penalty. You must pay the subordinate note in full when you pay off your U.S. Department of Housing and Urban Development (HUD) loan through a refinance, a sale of the property, or a transfer of the property to someone else, unless U.S. Department of Housing and Urban Development (HUD) agrees otherwise. If you default on your loan, you must also pay the subordinate note. To make payments or obtain payoff information on the subordinate note, contact U.S. Department of Housing and Urban Development (HUD) contractor:

**Novad Management Consulting**  
Shepherd's Mall  
2401 NW 23<sup>rd</sup> St Suite 1A1  
Oklahoma City, OK 73107  
Toll-Free Phone: (877) 622-8525  
Toll-Free Fax: (800) 489-1733



**Bring This Document with You.** Please review this sheet carefully and bring it with you when you have your documents notarized. This checklist is being provided to ensure that your loan modification documents are executed correctly. If any of the following points are not completed, or are completed incorrectly, the documents will be returned to you for correction and/or completion which may delay closing on your modification.

**GENERAL GUIDELINES**

- If there is more than one borrower on the note, these documents will not be considered executed unless all borrowers have completed the signature with a notary.
- Only black ink should be used for all signatures and requested written information.
- Signatures must match the name(s) exactly as printed below the signature line.
- Complete all necessary information, including the county, state, and date information on the Borrower Acknowledgment for each set of documents.

**NOTARIZATION GUIDELINES**

- The Lender Acknowledgement portion of the loan documents will be completed by the lender and should not be notarized by the notary public.
- Documents may not be notarized by a borrower's family member or by a foreign notary.
- Certain states require witness(es) to your signature. Borrowers cannot witness their own signatures. Witness signatures must be from non-related, disinterested third parties.

When notarizing the Borrower Acknowledgment on each set of documents, the notary public must:

- Write in the notarization date,
- Sign and write in his/her title,
- Place the stamp and/or seal on the Borrower Acknowledgment, and
- Write in his/her Commission Expiration Date.

**CHECKLISTS****Borrower & Co-Borrower Checklist**

- ☐ Locate a notary and arrange a witness (if applicable).
- ☐ Bring identification.
- ☐ Use BLACK INK only.
- ☐ Sign the documents before a notary.
- ☐ Sign your name exactly as printed (if your name is listed incorrectly, call (800) 393-4887).
- ☐ Do not make any changes/corrections to the documents (no correction fluid, cross-outs, or erasures).

**Witness Checklist** (If applicable)

- ☐ Use BLACK INK only.
- ☐ The witness cannot be the borrower or notary; must be a non-related, disinterested third party.
- ☐ The witness's name is legibly printed below the signature line.

**Notary Checklist**

- ☐ Use BLACK INK only.
- ☐ The notary's name is printed legibly below the signature line.
- ☐ The notary commission expiration date is clearly stamped or printed and legible on copies.
- ☐ The notary stamp or seal is not overlapping any verbiage or signatures.
- ☐ The notary signs only in the Acknowledgment section.

## PROMISSORY NOTE

**AUGUST 9, 2021**

[Date]

**MIAMI SHORES**

[City]

**FLORIDA**

[State]

**65 NE 106TH ST, MIAMI SHORES, FLORIDA 33138**

[Property Address]

### 1. PARTIES.

"Borrower" means each person signing at the end of this Note, and the person's successors and assigns. "Secretary" or "Lender" means the Secretary of Housing and Urban Development and its successors and assigns.

### 2. BORROWER'S PROMISE TO PAY

In return for a loan received from Lender, Borrower promises to pay the principal sum of **TWENTY THOUSAND SEVEN HUNDRED DOLLARS AND 90 CENTS** Dollars (U.S. **\$20,700.90**), to the order of Lender.

### 3. PROMISE TO PAY SECURED

Borrower's promise to pay is secured by a mortgage, deed of trust or similar security instrument that is dated the same date as this Note and called the "Security Instrument." The Security Instrument protects the Lender from losses which might result if Borrower defaults under this Note.

### 4. MANNER OF PAYMENT

#### (A) Time.

On; **AUGUST 1, 2040**, or, if earlier, when the first of the following events occurs:

- (i) The Borrower has paid in full all amounts due under the primary Note and related mortgage, deed of trust or similar Security Instruments insured by the Secretary, or
- (ii) The maturity date of the primary Note has been accelerated, or
- (iii) The Primary Note and related mortgage, deed of trust or similar Security Instrument are no longer insured by the Secretary.

#### (B) Place.

Payment shall be made at the **Office of Housing FHA-Comptroller, Director of Mortgage Insurance Accounting and Servicing, 451 Seventh Street, SW, Washington, DC 20410** or any such other place as Lender may designate in writing by notice to Borrower.

### 5. BORROWER'S RIGHT TO PREPAY

Borrower has the right to pay the debt evidenced by this Note, in whole or in part, without charge or penalty. If Borrower makes a partial prepayment, there will be no changes in the due date or in the amount of the monthly payment unless Lender agrees in writing to those changes.

## 6. WAIVERS

Borrower and any other person who has obligations under this Note waive the rights or presentment and notice of dishonor. "Presentment" means the right to require Lender to demand payment of amounts due. "Notice of dishonor" means the right to require Lender to give notice to other persons that amounts due have not been paid.

## 7. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. Lender may enforce its rights under this Note against each person individually or against all signatories together. Any one person signing this Note may be required to pay all of the amounts owed under this Note.

## 8. DOCUMENTARY TAX

The state documentary tax due on this Note has been paid on the mortgage securing this indebtedness.

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

Signed with Stavvy:

Denis Rovinskiy AKA Denis S. Rovinskiy

5NwWukPa

Borrower

**DENIS ROVINSKIY AKA DENIS S.  
ROVINSKIY**

Borrower

This Document Prepared By:  
**NESHAWNTA ALEXANDER**  
**FLAGSTAR BANK, FSB**  
**532 RIVERSIDE AVE.**  
**JACKSONVILLE, FL 32202**  
**800-393-4887**

When Recorded Mail To:  
**FIRST AMERICAN TITLE**  
**ATTN: JAVIER TONY VARGAS**  
**3 FIRST AMERICAN WAY**  
**SANTA ANA, CA 92707**

**Tax/Parcel #: 11-2136-006-0300**

\_\_\_\_\_ [Space Above This Line for Recording Data] \_\_\_\_\_

**FHA Case No.: 703 095-1518178**  
**Loan No: 0502762731**

## **PARTIAL CLAIMS MORTGAGE**

**This document is tax exempt due to the lender on the document is The Secretary of  
Housing and Urban Development, a government agency**

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given on **AUGUST 9, 2021**. The mortgagor is **DENIS ROVINSKIY AKA DENIS S. ROVINSKIY , A SINGLE MAN AND MIGUEL BLANCO, A SINGLE MAN** ("Borrower"), whose address is **65 NE 106TH ST, MIAMI SHORES, FLORIDA 33138**. This Security Instrument is given to the **Secretary of Housing and Urban Development**, whose address is **451 Seventh Street SW, Washington, DC 20410** ("Lender"). Borrower owes Lender the principal sum of **TWENTY THOUSAND SEVEN HUNDRED DOLLARS AND 90 CENTS** Dollars (U.S. **\$20,700.90**). This debt is evidenced by Borrower's note dated the same date as this Security



Instrument ("Note"), which provides for the full debt, if not paid earlier, due and payable on **AUGUST 1, 2040**.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, advanced under Paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, warrant, grant and convey to the Lender, with power of sale, the following described property located in the COUNTY of **MIAMI-DADE**, State of **FLORIDA**:

which has the address of , **65 NE 106TH ST, MIAMI SHORES, FLORIDA 33138** (herein "Property Address");

**SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:**

Tax Parcel No. **11-2136-006-0300**

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing, is referred to in this Security Instrument as the "Property."

**BORROWER COVENANTS** that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to 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.** Borrower shall pay when due the principal of the debt evidenced by the Note.

**2. Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time of payment of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor in interest. Lender shall not be required to commence proceedings against any successor in interest or 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 Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

**3. Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors

and assigns of Lender and Borrower. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower'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 may agree to extend, modify, forbear or make any accommodations with regard to the term of this Security Instrument or the Note without that Borrower's consent.

**4. Notices.** Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to: Department of Housing and Urban Development, Attention: Single Family Notes Branch, 451 Seventh Street SW, Washington, DC 20410 or any address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

**5. Governing Law; Severability.** This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. 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. To this end the provisions of this Security Instrument and the Note are declared to be severable.

**6. Borrower's Copy.** Borrower shall be given one conformed copy of the Note and of this Security Instrument.

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

**7. Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument. 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 and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. 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 invoke any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 7, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under Paragraph 4 of the Subordinate Note, the Secretary may invoke the non-judicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. § 3751 *et seq.* ) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided by the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this Paragraph or applicable law.

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

Signed with Stavvy:  
Denis Rovinskiy AKA Denis S. Rovinskiy  
5NxxwukPa  
Borrower: **DENIS ROVINSKIY AKA DENIS S. ROVINSKIY** 9/14/2021  
Date

Signed with Stavvy:  
MIGUEL BLANCO  
60qeh0j9  
Borrower: **MIGUEL BLANCO \*signing solely to acknowledge this Agreement, but not to incur any personal liability for the debt** 9/14/2021  
Date

\_\_\_\_\_[Space Below This Line for Acknowledgments]\_\_\_\_\_

### BORROWER ACKNOWLEDGMENT

STATE OF ~~FLORIDA~~ VIRGINIA  
COUNTY OF Virginia Beach

The foregoing instrument was acknowledged before me by means of ☐ physical presence or ☒ online notarization, this 14th day of September, 2021 (year), by **DENIS ROVINSKIY AKA DENIS S. ROVINSKIY, MIGUEL BLANCO** (name of person acknowledging).

Signed with Stavvy:  
Diana Renee Ebron  
ay50uGj8  
(Signature of Notary Public - State of Florida)

Diana Renee Ebron  
(Print, Type, or Stamp Commissioned Name of Notary Public)

Personally Known OR Produced Identification

Type of Identification Produced DL/KBA



10/31/2025

**EXHIBIT A**

**BORROWER(S): DENIS ROVINSKIY AKA DENIS S. ROVINSKIY , A SINGLE MAN AND MIGUEL BLANCO, A SINGLE MAN**

**LOAN NUMBER: 0502762731**

**LEGAL DESCRIPTION:**

**The land referred to in this document is situated in the CITY OF MIAMI SHORES, COUNTY OF MIAMI-DADE, STATE OF FL, and described as follows:**

**LOT 14, IN BLOCK 207, OF DUNNINGS MIAMI SHORES EXTENSION NO. 2, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 41, AT PAGE 78, OF THE PUBLIC RECORDS OF MIAMI-DADE COUNTY, FLORIDA.**

**Tax/Parcel No. 11-2136-006-0300**

**ALSO KNOWN AS: 65 NE 106TH ST, MIAMI SHORES, FLORIDA 33138**

Date: **AUGUST 9, 2021**

Loan Number: **0502762731**

Lender: **SECRETARY OF HOUSING AND URBAN DEVELOPMENT**

Borrower: **DENIS ROVINSKIY AKA DENIS S. ROVINSKIY, MIGUEL BLANCO**

Property Address: **65 NE 106TH ST, MIAMI SHORES, FLORIDA 33138**

## NOTICE OF NO ORAL AGREEMENTS

**THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.**

**THERE ARE NO ORAL AGREEMENTS BETWEEN THE PARTIES.**

**Receipt of Notice.** The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.

Signed with Stavvy:

Denis Rovinsky AKA Denis S. Rovinsky

**Borrower**

**DENIS ROVINSKIY AKA DENIS S. ROVINSKIY**

Signed with Stavvy:

*MIGUEL BLANCO*

**Borrower**

**MIGUEL BLANCO** \*signing solely to acknowledge this Agreement, but not to incur any personal liability for the debt

9/14/2021

Date

9/14/2021

Date

Date: **AUGUST 9, 2021**  
Loan Number: **0502762731**  
Lender: **SECRETARY OF HOUSING AND URBAN DEVELOPMENT**  
Borrower: **DENIS ROVINSKIY AKA DENIS S. ROVINSKIY, MIGUEL BLANCO**  
Property Address: **65 NE 106TH ST, MIAMI SHORES, FLORIDA 33138**

## **ERRORS AND OMISSIONS COMPLIANCE AGREEMENT**

In consideration of **SECRETARY OF HOUSING AND URBAN DEVELOPMENT**

(the "Lender") agreeing to modify the referenced loan (the "Loan") to the Borrower, the Borrower agrees that if requested by the Lender, the Borrower will correct, or cooperate in the correction of, any clerical errors made in any document or agreement entered into in connection with the modification of the Loan, if deemed necessary or desirable in the reasonable discretion of the Lender, to enable Lender to sell, convey, seek guaranty or market the Loan to any entity, including without limitation, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, the Federal Housing Authority, the Department of Veterans Affairs or any municipal bond authority.

The Borrower agrees to comply with all such requests made by the Lender within 30 days of receipt of written request from the Lender.

The Borrower makes this agreement in order to assure that the documents and agreements executed in connection with the modification of the Loan will conform to and be acceptable in the marketplace in the event the Loan is transferred, conveyed, guaranteed or marketed by the Lender.

Signed With Stavvy:

Denis Rovinsky AKA Denis S. Rovinsky

**DENIS ROVINSKIY AKA DENIS S. ROVINSKIY**

**9/14/2021**

Date

Signed with Stavvy:

*MIGUEL BLANCO*

**9/14/2021**

Date

**MIGUEL BLANCO** \*signing solely to acknowledge this Agreement, but not to incur any personal liability for the debt

ORIGIN ID:APVA VICTOR BUSTOS	(800) 965-0363	SHIP DATE: 03SEP21 ACTWGT: 1.00 LB CAD: 253379194/INET4400
3 FIRST AMERICAN WAY		
SANTA ANA, CA 92707		
UNITED STATES US		
BILL SENDER		
TO DENIS ROVINSKIY		
65 NE 106TH ST		
MIAMI SHORES FL 33138		
(866) 206-5241 REF: 13318		
INV: 13626425 ROVINSKIY		
PO: DEPT: FD_MTB		
56DJ3169AFE4A		
		
		
		
J212021070901uv		
TRK# 0201	7747 2947 2400	TUE - 07 SEP 4:30P STANDARD OVERNIGHT
SH TMBA		33138
FL-US		FLL
		

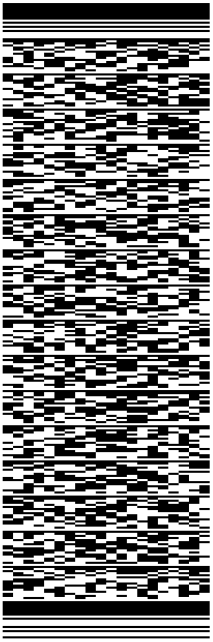

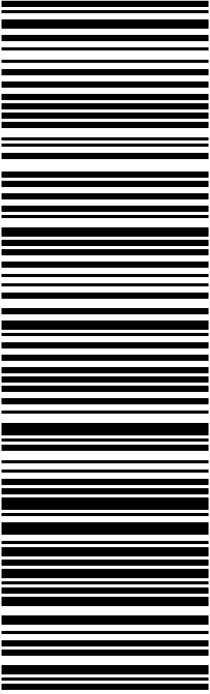
**After printing this label:**

1. Use the 'Print' button on this page to print your label to your laser or inkjet printer.
2. Fold the printed page along the horizontal line.
3. Place label in shipping pouch and affix it to your shipment so that the barcode portion of the label can be read and scanned.

**Warning:** Use only the printed original label for shipping. Using a photocopy of this label for shipping purposes is fraudulent and could result in additional billing charges, along with the cancellation of your FedEx account number.

Use of this system constitutes your agreement to the service conditions in the current FedEx Service Guide, available on [fedex.com](https://www.fedex.com). FedEx will not be responsible for any claim in excess of \$100 per package, whether the result of loss, damage, delay, non-delivery, misdelivery, or misinformation, unless you declare a higher value, pay an additional charge, document your actual loss and file a timely claim. Limitations found in the current FedEx Service Guide apply. Your right to recover from FedEx for any loss, including intrinsic value of the package, loss of sales, income interest, profit, attorney's fees, costs, and other forms of damage whether direct, incidental, consequential, or special is limited to the greater of \$100 or the authorized declared value. Recovery cannot exceed actual documented loss. Maximum for items of extraordinary value is \$1,000, e.g. jewelry, precious metals, negotiable instruments and other items listed in our Service Guide. Written claims must be filed within strict time limits, see current FedEx Service Guide.



ORIGIN ID: TMBA DENNIS ROVINSKY NULL 65 NE 106TH ST MIAMI SHORES, FL 33138 UNITED STATES US	(866) 206-5241 SHIP DATE: 03SEP21 ACTWG: 1.00 LB CAD: 253379194/INET4400
<b>TO ATTN: LOSS MITIGATION FLAGSTAR BANK, F.S.B. 532 RIVERSIDE AVE</b>	
<b>JACKSONVILLE FL 32202</b>	
(800) 393-4887 INV: 13626425 ROVINSKY PO:	REF: 13318 DEPT: FD_MTB
<b>RMA:</b>	
	
	
J212021070901uv	
TRK# 0221 <b>7911 8985 2342</b>	<b>RETURNS MON-FRI STANDARD OVERNIGHT</b>
<b>32202</b>	
FL-US	
	

56DJ3/169AFE4A

1. Select the 'Print' button to print 1 copy of each label.
2. The Return Shipment instructions, which provide your recipient with information on the returns process, will be printed with the label(s).
3. After printing, select your next step by clicking one of the displayed buttons.

**Note:** To review or print individual labels, select the Label button under each label image above.

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