

IN THE CIRCUIT COURT OF THE 6TH JUDICIAL CIRCUIT  
IN AND FOR PASCO COUNTY, FLORIDA

PENNYSMAC LOAN SERVICES, LLC  
Plaintiff,

GENERAL JURISDICTION  
DIVISION

vs.

CASE NO:

MONTERIALL A. ALLEN; CAROLYN A.  
ALLEN; UNKNOWN SPOUSE OF  
MONTERIALL A. ALLEN; ABBEY GLEN  
PROPERTY OWNERS ASSOCIATION, INC.;  
UNKNOWN TENANT #1; UNKNOWN  
TENANT #2

Defendant(s).

/

**VERIFIED COMPLAINT TO FORECLOSE MORTGAGE**

PENNYSMAC LOAN SERVICES, LLC (hereinafter referred to as the "Plaintiff"), sues MONTERIALL A. ALLEN; CAROLYN A. ALLEN; UNKNOWN SPOUSE OF MONTERIALL A. ALLEN; ABBEY GLEN PROPERTY OWNERS ASSOCIATION, INC.; UNKNOWN TENANT #1; and UNKNOWN TENANT #2 (hereinafter referred to as the "Defendant(s)"), and alleges:

**COUNT I**  
**FORECLOSURE OF MORTGAGE**

1. This is an action to foreclose a Mortgage on real property located in Pasco County, Florida.
2. This Court has jurisdiction over the subject matter herein.
3. On or about April 26, 2013, MONTERIALL A. ALLEN executed and delivered a promissory note (the "Note"). A copy of the Note and the Original Note Certification are attached hereto as Exhibit "A".
4. On or about April 26, 2013, MONTERIALL A. ALLEN and CAROLYN A. ALLEN executed and delivered a mortgage securing payment of the Note (the "Mortgage"). The mortgage was recorded on May 10, 2013, in Official Records Book 8871 at Page 1280 of the Public Records

of Pasco County, Florida and encumbered the property described in the Mortgage ("the Property"). A copy of the Mortgage is attached hereto as Exhibit "B".

5. The Plaintiff is the holder of the note, as such, has the authority to initiate the instant foreclosure action.

6. The Note and Mortgage, as executed are in default because the monthly payment due August 01, 2024, and all subsequent payments due thereafter, have not been paid.

7. All conditions precedent to filing of this action have been performed or have occurred.

8. The Plaintiff declares the full amount payable under the Note and Mortgage to be due.

9. There is now due, owing, and unpaid to the Plaintiff \$136,832.32 that is due on principal on the Note and Mortgage, together with interest from July 01, 2024, late charges, all costs of collection (including title search expenses for ascertaining necessary parties to this action), and reasonable attorney's fees.

10. The Plaintiff is entitled to insurance premiums, taxes, assessments, and any other advances made on behalf of the Defendant(s) as set forth in the Note and Mortgage.

11. The Plaintiff is obligated to pay its attorneys a reasonable fee for their services.

12. Defendant, MONTERIALL A. ALLEN, is joined because it may claim some interest in or lien upon the Property by virtue of DEED recorded on May 10, 2013, in Official Records Book 8871 at Page 1279 of the Public Records of Pasco County, Florida. Said interest is subject, subordinate, and inferior to the lien of Plaintiff's Mortgage. Any right, title, or interest in and to the Property is junior, subordinate, and inferior to the lien of the Mortgage.

13. Defendant, CAROLYN A. ALLEN, is joined because it may claim some interest in or lien upon the Property as Mortgagor by virtue of MORTGAGE recorded on May 10, 2013, in Official Records Book 8871 at Page 1280 of the Public Records of Pasco County, Florida. Said interest is subject, subordinate, and inferior to the lien of Plaintiff's Mortgage. Any right, title, or interest in and to the Property is junior, subordinate, and inferior to the lien of the Mortgage.

14. Defendant, ABBEY GLEN PROPERTY OWNERS ASSOCIATION, INC., is joined because it may claim some interest in or lien upon the Property by virtue of any unpaid dues and/or assessments pursuant to Florida Statutes, §720.3085, and by virtue of a CLAIM OF LIEN, recorded on March 05, 2025, in Official Records Book 11169 at Page 2286; by virtue of LIS PENDENS recorded on May 28, 2025, in Official Records Book 11217 at Page 3297 of the Public Records of Pasco County, Florida; by virtue of FINAL JUDGMENT recorded on August 12, 2025,

in Official Records Book 11262 at Page 2341 of the Public Records of Pasco County, Florida; by virtue of ORDER ON PARTIES' JOINT STIPULATION FOR SETTLEMENT recorded on September 16, 2025, in Official Records Book 11281 at Page 1709 of the Public Records of Pasco County, Florida. Said interest is subject, subordinate, and inferior to the lien of Plaintiff's Mortgage. Any right, title, or interest in and to the Property is junior, subordinate, and inferior to the lien of the Mortgage.

15. Defendant, UNKNOWN SPOUSE OF MONTERIALL A. ALLEN, is joined because it may claim some interest in or lien upon the Property. Said interest is subject, subordinate, and inferior to the lien of Plaintiff's Mortgage. Any right, title, or interest in and to the Property is junior, subordinate, and inferior to the lien of the Mortgage.

16. Defendant(s), UNKNOWN TENANT #1 and UNKNOWN TENANT #2, are joined because they may claim an interest in or lien upon the Property by virtue of possession, whether by tenancy from the record title holder or mere possession only. Said interest is subject, subordinate, and inferior to the lien of the Plaintiff's Mortgage. Any right, title, or interest in and to the Property is junior, subordinate, and inferior to the lien of the Mortgage.

17. Defendant(s), MONTERIALL A. ALLEN as maker(s) of the Note, may be held personally liable for a deficiency, if any, unless Defendant(s) has/have been discharged in bankruptcy in which event no deficiency is or will be sought.

**WHEREFORE**, Plaintiff prays as follows:

- a. That this Court will take jurisdiction of this cause, the subject matter and the parties hereto.
- b. That this Court ascertain and determine the sums of money due and payable to the Plaintiff from the Defendant(s), obligated under the Note including without limitation principal, interest, advances, attorney fees, and costs pursuant to the loan documents.
- c. That the sum of money found to be due as aforesaid be decreed by this Court to be a lien upon the lands described in Plaintiff's Mortgage.
- d. That such lien be foreclosed in accordance with the rules and established practice of this Court, and upon failure of the Defendant(s), obligated under the Note to pay the amount of money found to be due by them to the Plaintiff, the said land be sold to satisfy said lien.

e. That this Court decree that the lien of the Plaintiff is superior to any and all right, title or interest of the Defendants herein or any person or parties claiming by, through or under them since the institution of this suit.

f. That all right, title or interest of the Defendants or any person claiming by, through or under them be forever barred and foreclosed.

g. That this Court grants general relief in this cause as in its discretion might be just and proper including, but not limited to, a deficiency judgment against the Defendant(s), MONTERIALL A. ALLEN unless Defendant(s) has/have been discharged in bankruptcy in which event no deficiency is or will be sought.

Based on the foregoing, PENNYMAC LOAN SERVICES, LLC, has the right to foreclose.

**FLA R. CIV. P. 1.115(e) VERIFICATION**

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

By: Kailli Abram  
Name: Kailli Abram  
Title: Authorized Representative

PENNYMAC LOAN SERVICES, LLC

Date: 10/23/2025

\*Pursuant to Fla. R. Jud. Admin 2.516(b)(1)(A), Plaintiff's Counsel hereby designates its primary email address for the purposes of email services as fleservice@flwlaw.com\*

  
\_\_\_\_\_  
Kyle Melanson, Esq.  
FRENKEL LAMBERT WEISMAN & GORDON, LLP  
One East Broward Blvd., Suite 1111  
Fort Lauderdale, Florida 33301  
FL Bar #: 1017909  
Telephone: (954) 522-3233 | Fax: (954) 200-7770

# EXHIBIT A

UNOFFICIAL  
DOCUMENT

PennyMac Loan Services, LLC

V.

MONTERIALL A ALLEN

State: California

County: Ventura

**CERTIFICATION**

1. Pursuant to Florida Statutes, § 702.015(4), under penalty of perjury, I, Irma Ornelas, Specialist I Collateral Due Diligence, employed by PennyMac Loan Services, LLC.

Loan Number: [REDACTED]

Borrower(s): MONTERIALL A ALLEN

Date of Note: 4/26/2013

Original Principal Balance: \$185316.00

Property Address: 13330 Waterford Castle Dr, DADE CITY, FL, 33525

2. PennyMac Loan Services, LLC is in possession of the original promissory note at issue in this foreclosure action.
3. At the time of verification, the original promissory note was located at 6101 Condor Dr. Moorpark, CA 93021
4. I personally verified PennyMac Loan Services, LLC's possession of the original promissory note on 10/1/2025 at 10:00:00 AM.
5. A true and correct copy of the promissory note is attached to this certificate as Exhibit A.

Signature:

Irma Ornelas

Printed Name: Irma Ornelas

Title: Specialist I Collateral Due Diligence

Dated: 10/1/2025

Florida  
LOAN# [REDACTED]

## NOTE

PHFA Case Number  
[REDACTED]April 26th, 2013  
[Date]

13330 Waterford Castle Drive Dade City, FL 33525



[Property Address]

**1. PARTIES**

"Borrower" means each person signing at the end of this Note, and the person's successors and assigns. "Lender" means HomeBanc, N.A., a National Association

and its successors and assigns.

**2. BORROWER'S PROMISE TO PAY; INTEREST**

In return for a loan received from Lender, Borrower promises to pay the principal sum of ONE HUNDRED EIGHTY FIVE THOUSAND THREE HUNDRED SIXTEEN AND NO/100 Dollars (U.S. \$ 185,316.00 ), plus interest, to the order of Lender. Interest will be charged on unpaid principal, from the date of disbursement of the loan proceeds by Lender, at the rate of THREE AND THREE EIGHTHS per cent ( 3.375 %) per year until the full amount of principal has been paid.

**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." That Security Instrument protects the Lender from losses which might result if Borrower defaults under this Note.

**4. MANNER OF PAYMENT**

## (A) Time

Borrower shall make a payment of principal and interest to Lender on the first day of each month beginning on June 1st , 2013 . Any principal and interest remaining on the first day of May , 2043 , will be due on that date, which is called the "Maturity Date."

## (B) Place

Payment shall be made at 7650 Courtney Campbell Causeway, Suite 150, Tampa, FL 33607 or at such other place as Lender may designate in writing by notice to Borrower.

## (C) Amount

Each monthly payment of principal and interest will be in the amount of U.S.\$ 819.27 . This amount will be part of a larger monthly payment required by the Security Instrument, that shall be applied to principal, interest and other items in the order described in the Security Instrument.

## (D) Allonge to this Note for payment adjustments

If an allonge providing for payment adjustments is executed by Borrower together with this Note, the covenants of the allonge shall be incorporated into and shall amend and supplement the covenants of this Note as if the allonge were a part of this Note. [Check applicable box]

Graduated Payment Allonge     Growing Equity Allonge     Other [specify]

**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, on the first day of any month. Lender shall accept prepayment on other days provided that Borrower pays interest on the amount prepaid for the remainder of the month to the extent required by Lender and permitted by regulations of the Secretary. 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. BORROWER'S FAILURE TO PAY**

## (A) Late Charge for Overdue Payments

If Lender has not received the full monthly payment required by the Security Instrument, as described in Paragraph 4(C) of this Note by the end of fifteen calendar days after the payment is due, Lender may collect a late charge in the amount of FOUR AND 000/1000 per cent ( 4.0 %) of the overdue amount of each payment.

## (B) Default

If Borrower defaults by failing to pay in full any monthly payment, then Lender may, except as limited by regulations of the Secretary in the case of payment defaults, require immediate payment in full of the principal balance remaining due and all accrued interest. Lender may choose not to exercise this option without waiving its rights in the event of any subsequent default. In many circumstances regulations issued by the Secretary will limit Lender's rights to require immediate payment in full in the case of payment defaults. This Note does not authorize acceleration when not permitted by HUD regulations. As used in this Note, "Secretary" means the Secretary of Housing and Urban Development or his or her designee.

(C) Payment of Costs and Expenses

If Lender has required immediate payment in full, as described above, Lender may require Borrower to pay costs and expenses including reasonable and customary attorneys' fees for enforcing this Note. Such fees and costs shall bear interest from the date of disbursement at the same rate as the principal of this Note.

7. WAIVERS

Borrower and any other person who has obligations under this Note waive the rights of 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.

8. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to Borrower under this Note will be given by delivering it or by mailing it by first class mail to Borrower at the property address above or at a different address if Borrower has given Lender a notice of Borrower's different address.

Any notice that must be given to Lender under this Note will be given by first class mail to Lender at the address stated in Paragraph 4(B) or at a different address if Borrower is given a notice of that different address.

9. 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.

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

  
Monetraill A Allen \_\_\_\_\_ (Seal)  
-Borrower  
\_\_\_\_\_  
(Seal)  
-Borrower  
\_\_\_\_\_  
(Seal)  
-Borrower  
\_\_\_\_\_  
(Seal)  
-Borrower  
  
**see attached Allonge**

*[Sign Original Only]*

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

PAY TO THE ORDER OF

WITHOUT RE COURSE  
PENNymac LOAN SERVICES, LLC  
BY \_\_\_\_\_  
Authorized Representative

*PennyMac Loan Services, LLC*  
*Pay to the Order of:*  
*Without Recourse*  
*JPMorgan Chase Bank, N.A.*  
*BY:*  
*Marissa Brooks, Assistant Secretary*

## NOTE ALLONGE

Loan Number: [REDACTED]

Note Date: 04/26/2013  
Borrower: Monteriall A Allen  
Property Address: 13330 Waterford Castle Drive Dade City, FL 33525  
Original Principal Balance: \$ 185,316.00

Pay to the order of  
JP Morgan Chase Bank, N.A.  
Without Recourse  
HomeBanc N.A.

By Cynthia Wilkins  
Cynthia Wilkins  
Closing / Post Closing Manager

# **EXHIBIT B**

**UNOFFICIAL  
DOCUMENT**

*Records & Return To:*  
STEEL CITY TITLE, INC.  
4005 MARONDA WAY  
SUITE 2  
SANFORD, FL 32771

Recpt: 1519786 Rec: 95.00  
DS: 648.90 IT: 370.63  
05/10/13 C. Miner, Dpty Clerk

PAULA S. O'NEIL, Ph.D. PASCO CLERK & COMPTROLLER  
05/10/13 04:33pm 1 of 11  
OR BK 8871 PG 1280

LOAN# [REDACTED]

[Space Above This Line For Recording Data]

This Mortgage prepared by: Dee Wakeley  
HomeBanc, N.A.  
7650 Courtney Campbell Causeway  
Suite 150  
Tampa, FL 33607  
State of Florida

FHA Case Number  
[REDACTED]

## MORTGAGE

MIN [REDACTED]

PARCEL TAX ID#: 33-24-21-0070-00300-0940

THIS MORTGAGE ("Security Instrument") is given on April 26th, 2013  
Monteriall A Allen AND Carolyn A Allen, HUSBAND AND WIFE

The mortgagor is

("Borrower"), whose address is 7516 Tower Bridge Drive , Wesley Chapel, FL 33545

("Borrower"). This Security Instrument is given to Mortgage Electronic Registration Systems, Inc. ("MERS"). MERS is a separate corporation acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the Mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. BOX 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.  
HomeBanc, N.A., a National Association

which is organized and existing under the laws of THE STATE OF FLORIDA  
address is 7650 Courtney Campbell Causeway, Suite 150, Tampa, FL 33607

("Lender"). Borrower owes Lender the principal sum of  
ONE HUNDRED EIGHTY FIVE THOUSAND THREE HUNDRED SIXTEEN AND NO/100

Dollars (U.S. \$ 185,316.00 ).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on May 1st, 2043

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, 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, grant and convey to the MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS the following described property located in PASCO County, Florida:

SEE ATTACHED EXHIBIT "A" LEGAL DESCRIPTION

which has the address of 13330 Waterford Castle Drive , Dade City [Street, City],  
Florida 33525 ("Property Address");  
[Zip Code]

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

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

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

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

1. **Payment of Principal, Interest and Late Charge.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

2. **Monthly Payments of Taxes, Insurance and Other Charges.** Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum of (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds".

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. section 2601 et seq. and implementing regulations, 24 CFR Part 3500, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

If the amounts held by Lender for Escrow Items exceed the amounts permitted to be held by RESPA, Lender shall account to Borrower for the excess funds as required by RESPA. If the amounts of funds held by Lender at any time are not sufficient to pay the Escrow Items when due, Lender may notify the Borrower and require Borrower to make up the shortage as permitted by RESPA.

The Escrow Funds are pledged as additional security for all sums secured by this Security Instrument. If Borrower tenders to Lender the full payment of all such sums, Borrower's account shall be credited with the balance remaining for all installment items (a), (b) and (c) and any mortgage insurance premium installment that Lender has not become obligated to pay to the Secretary, and Lender shall promptly refund any excess funds to Borrower. Immediately prior to a foreclosure sale of the Property or its acquisition by Lender, Borrower's account shall be credited with any balance remaining for all installments for items (a), (b) and (c).

**3. Application of Payments.** All payments under paragraphs 1 and 2 shall be applied by Lender as follows:

First, to the mortgage insurance premium to be paid by Lender to the Secretary or to the monthly charge by the Secretary instead of the monthly mortgage insurance premium;

Second, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance premiums, as required;

Third, to interest due under the Note;

Fourth, to amortization of the principal of the Note; and

Fifth, to late charges due under the Note.

**4. Fire, Flood and Other Hazard Insurance.** Borrower shall insure all improvements on the Property, whether now in existence or subsequently erected, against any hazards, casualties, and contingencies, including fire, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. Borrower shall also insure all improvements on the Property, whether now in existence or subsequently erected, against loss by floods to the extent required by the Secretary. All insurance shall be carried with companies approved by Lender. The insurance policies and any renewals shall be held by Lender and shall include loss payable clauses in favor of, and in a form acceptable to Lender.

In the event of loss, Borrower shall give Lender immediate notice by mail. Lender may make proof of loss if not made promptly by Borrower. Each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Lender, instead of to Borrower and to Lender jointly. All or any part of the insurance proceeds may be applied by Lender, at its option, either (a) to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order in paragraph 3, and then to prepayment of principal, or (b) to the restoration or repair of the damaged Property. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments which are referred to in paragraph 2, or change the amount of such payments. Any excess insurance proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

In the event of foreclosure of this Security Instrument or other transfer of title to the Property that extinguishes the indebtedness, all right, title and interest of Borrower in and to insurance policies in force shall pass to the purchaser.

**5. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument (or within sixty days of a later sale or transfer of the Property) and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender determines this requirement will cause undue hardship for Borrower, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall notify Lender of any extenuating circumstances. Borrower shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate, reasonable wear and tear excepted. Lender may inspect the Property if the Property is vacant or abandoned or the loan is in default. Lender may take reasonable action to protect and preserve such vacant or abandoned Property. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and fee title shall not be merged unless Lender agrees to the merger in writing.

**6. Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in place of condemnation, are hereby assigned and shall be paid to Lender to the extent of the full amount of the indebtedness that remains unpaid under the Note and this Security Instrument. Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order provided in paragraph 3, and then to prepayment of principal. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments, which are referred to in paragraph 2, or change the amount of such payments. Any excess proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

**7. Charges to Borrower and Protection of Lender's Rights in the Property.** Borrower shall pay all governmental or municipal charges, fines and impositions that are not included in paragraph 2. Borrower shall pay these obligations on time directly to the entity which is owed the payment. If failure to pay would adversely affect Lender's interest in the Property, upon Lender's request Borrower shall promptly furnish to Lender receipts evidencing these payments.

If Borrower fails to make these payments or the payments required by paragraph 2, or fails to perform any other covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, for condemnation or to enforce laws or regulations), then Lender may do and pay whatever is necessary to protect the value of the Property and Lender's rights in the Property, including payment of taxes, hazard insurance and other items mentioned in paragraph 2.

Any amounts disbursed by Lender under this paragraph shall become an additional debt of Borrower and be secured by this Security Instrument. These amounts shall bear interest from the date of disbursement at the Note rate, and at the option of Lender shall be immediately due and payable.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to the Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

**8. Fees.** Lender may collect fees and charges authorized by the Secretary.

**9. Grounds for Acceleration of Debt.**

(a) **Default.** Lender may, except as limited by regulations issued by the Secretary in the case of payment defaults, require immediate payment in full of all sums secured by this Security Instrument if:

- (i) Borrower defaults by failing to pay in full any monthly payment required by this Security Instrument prior to or on the due date of the next monthly payment, or
- (ii) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained in this Security Instrument.

(b) **Sale Without Credit Approval.** Lender shall, if permitted by applicable law (including section 341(d) of the Garn-St Germain Depository Institutions Act of 1982, 12 U.S.C. 1701j-3(d)) and with the prior approval of the Secretary, require immediate payment in full of all sums secured by this Security Instrument if:

- (i) All or part of the Property, or a beneficial interest in a trust owning all or part of the Property, is sold or otherwise transferred (other than by devise or descent), and
- (ii) The Property is not occupied by the purchaser or grantee as his or her principal residence, or the purchaser or grantee does so occupy the Property but his or her credit has not been approved in accordance with the requirements of the Secretary.

(c) **No Waiver.** If circumstances occur that would permit Lender to require immediate payment in full, but Lender does not require such payments, Lender does not waive its rights with respect to subsequent events.

(d) **Regulations of HUD Secretary.** In many circumstances regulations issued by the Secretary will limit Lender's rights, in the case of payment defaults, to require immediate payment in full and foreclose if not paid. This Security Instrument does not authorize acceleration or foreclosure if not permitted by regulations of the Secretary.

(e) **Mortgage Not Insured.** Borrower agrees that if this Security Instrument and the Note are not determined to be eligible for insurance under the National Housing Act within 60 DAYS from the date hereof, Lender may, at its option require immediate payment in full of all sums secured by this Security Instrument. A written statement of any authorized agent of the Secretary dated subsequent to 60 DAYS from the date hereof, declining to insure this Security Instrument and the Note, shall be deemed conclusive proof of such ineligibility. Notwithstanding the foregoing, this option may not be exercised by Lender when the unavailability of insurance is solely due to Lender's failure to remit a mortgage insurance premium to the Secretary.

10. **Reinstatement.** Borrower has a right to be reinstated if Lender has required immediate payment in full because of Borrower's failure to pay an amount due under the Note or this Security Instrument. This right applies even after foreclosure proceedings are instituted. To reinstate the Security Instrument, Borrower shall tender in a lump sum all amounts required to bring Borrower's account current including, to the extent they are obligations of Borrower under this Security Instrument, foreclosure costs and reasonable and customary attorneys' fees and expenses properly associated with the foreclosure proceeding. Upon reinstatement by Borrower, this Security Instrument and the obligations that it secures shall remain in effect as if Lender had not required immediate payment in full. However, Lender is not required to permit reinstatement if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceeding, (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument.

11. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time of payment or modification of amortization 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.

12. **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, subject to the provisions of paragraph 9(b). 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 terms of this Security Instrument or the Note without that Borrower's consent.

13. **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 Lender's address stated herein 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.

14. **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.

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

**16. Hazardous Substances.** Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 16, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 16, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

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

**17. Assignment of Rents.** Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (a) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (b) Lender shall be entitled to collect and receive all of the rents of the Property; and (c) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 17.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

**18. Foreclosure Procedure.** If Lender requires immediate payment in full under paragraph 9, Lender may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 18, 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 9, the Secretary may invoke the nonjudicial 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 in the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this paragraph 18 or applicable law.

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

**20. Attorneys' Fees.** As used in this Security Instrument and the Note, "attorneys' fees" shall include any attorneys' fees awarded by an appellate court.

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

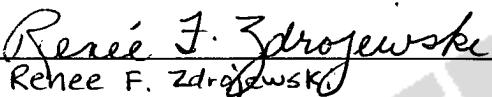
22. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]

- |  |  |
|--|--|
| <input type="checkbox"/> Condominium Rider       | <input type="checkbox"/> Growing Equity Rider                      |
| <input type="checkbox"/> Graduated Payment Rider | <input checked="" type="checkbox"/> Planned Unit Development Rider |
| <input type="checkbox"/> Other(s) [specify]      |  |

BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Signed, sealed, delivered, in the presence of:

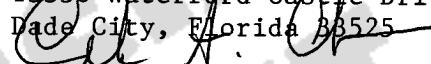
  
\_\_\_\_\_  
GENE MORALLES

  
\_\_\_\_\_  
Renee F. Zdrojewski

\_\_\_\_\_  
(Seal)  
-Borrower

  
\_\_\_\_\_  
Monetrial A. Allen (Seal)

13330 Waterford Castle Drive  
Dade City, Florida 33525  
\_\_\_\_\_  
-Borrower

  
\_\_\_\_\_  
Carolyn A. Allen (Seal)  
13330 Waterford Castle Drive  
Dade City, Florida 33525  
\_\_\_\_\_  
-Borrower

Record And Return To:

HomeBanc, N.A.  
7650 Courtney Campbell Causeway  
Suite 150  
Tampa, FL 33607

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## INDIVIDUAL ACKNOWLEDGMENT

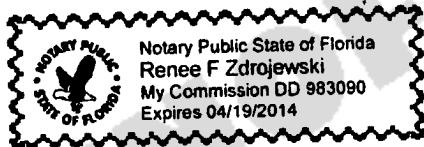
STATE OF FLORIDA

COUNTY OF PASCO

)  
) SS  
)

The foregoing instrument was acknowledged before me this 26th day of April  
2013 by Monteriall A Allen AND Carolyn A Allen, HW

who ~~is~~/are personally known to me or who ~~has~~/have produced a valid driver's license as identification and who ~~did~~/did not take an oath.



Reneé F. Zdrojewski

(Signature of Person Taking Acknowledgment)

Renee F. Zdrojewski

(Name of Acknowledger Typed, Printed or Stamped)

Notary Public

(Title or Rank)

DD 983090

(Serial Number, if any)

EXHIBIT "A"

Lot 94, Block 3, ABBEY GLEN I, according to the plat thereof as recorded in Plat Book 62, Pages 105 through 110, inclusive of the Public Records of Pasco County, Florida.

**UNOFFICIAL  
DOCUMENT**

## PLANNED UNIT DEVELOPMENT RIDER

LOAN# [REDACTED]

FHA Case Number  
[REDACTED]

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 26th day of April , 2013 , and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed ("Security Instrument") of the same date, given by the undersigned ("Borrower") to secure Borrower's Note ("Note") to HomeBanc, N.A., a National Association

("Lender") of the same date and covering the Property described in the Security Instrument and located at:  
13330 Waterford Castle Drive Dade City, FL 33525

[Property Address]

The Property Address is a part of a planned unit development ("PUD") known as:  
ABBEY GLEN

[Name of Planned Unit Development]

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

A. So long as the Owners' Association (or equivalent entity holding title to common areas and facilities), acting as trustee for the homeowners, maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the property located in the PUD, including all improvements now existing or hereafter erected on the mortgaged premises, and such policy is satisfactory to Lender and provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and other hazards included within the term "extended coverage," and loss by flood, to the extent required by the Secretary, then: (i) Lender waives the provision in Paragraph 2 of this Security Instrument for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazard insurance on the Property, and (ii) Borrower's obligation under Paragraph 4 of this Security Instrument to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owner's Association policy. Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage and of any loss occurring from a hazard.

PLANNED UNIT DEVELOPMENT RIDER - Single Family - FHA Uniform Instrument

[REDACTED] (05/08)

Page 1 of 2

Initials: M A A  
CHAA

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by this Security Instrument, with any excess paid to the entity legally entitled thereto.

B. Borrower promises to pay all dues and assessments imposed pursuant to the legal instruments creating and governing the PUD.

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

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

  
Monetraill A Allen

(Seal)

-Borrower

  
Carolyn A Allen

(Seal)

-Borrower

  
[Redacted]

(Seal)

-Borrower

  
[Redacted]

(Seal)

-Borrower

[Sign Original Only]