

FILE # 2715376 RCD: 07/11/2011 @ 02:44 PM, BK: 2992 PG: 2323 RECORDING: \$6.00 RECORDING ARTICLE V: \$4.00 DEPUTY CLERK ABUSBEE DON W. HOWARD, CLERK OF COURTS, OKALOOSA COUNTY FL

David A. Young and Johana M. Griggs
111 Mohawk Trail, Crestview, FL 32536
Property Address: 157 McArthur Street
Crestview, Florida 32539
Account #: 0649271903

Notice of Default

ABN AMRO Mortgage Group, Inc., Purchased By CitiMortgage, Inc., as Beneficiary under that certain deed of trust executed by David A. Young and/or Johana M. Griggs, as Trustor, to ABN AMRO Mortgage Group, Inc., Purchased By CitiMortgage, Inc., as Trustee and ABN AMRO Mortgage Group, Inc. Purchased By CitiMortgage, Inc., as Beneficiary, dated MAY 16, 2005, and recorded on 5/17/2005 @ 01:26 PM, recorded in Book 2618, Page 3942, File # 2223827 of official records in the office of the County Recorder of OKALOOSA County, State of FLORIDA, hereby gives notice that a breach of the obligation for which such transfer in trust as security has occurred, the nature of said breach being, Trustee, ABN AMRO Mortgage Group, Inc. Purchased By CitiMortgage, Inc., failure to provide a valid claim to Note, and that the Trustor is no longer obligated to repay the Note, and the balance is zero (\$0.00) on the following described property: 157 McArthur Street, Crestview, Florida 32539, legal description: LOTS 8 AND 9, BLOCK 6, EDNEYS 2ND ADDITION, ACCORDING TO PLAT THEREOF ON FILE IN PLAT BOOK 1, PAGE 125, IN THE OFFICE OF THE CLERK OF CIRCUIT COURT, OKALOOSA COUNTY, FLORIDA., because of your administrative default under U.C.C., RESPA, and World Law.

- 1. The Respondents named in this Verification of Proof of Claim were duly served by Certified Mail with return receipt that are in our possession.
2. That the Respondents did not answer the written request point for point or provide Verification of Proof of Claim in 51 days; therefore, Lender cannot be a party to enforce the security instrument pursuant of U.C.C - Article 3 -§3-301, RESPA.
3. Pursuant of U.C.C. - ARTICLE 3 -§3-302, BANK was requested to provide proof that they are the Note Holder of Due Course and a Real Party in Interest. A photocopy of the instrument is not sufficient proof of holder in Due Course, valid chain of assignment, or that BANK is a real party in interest.
4. Pursuant of U.C.C. - ARTICLE 9 - §9-210, Bank was requested to make a "Statement of Account" and a "Request for an Accounting." LENDER was given 51 days to correct the statement made by Homeowner of a \$0.00 balance owed on account and asked specifically to clarify and produce via affidavit or bank assay stipulating whether or not they are a creditor/lender under GAAP that Lender loaned any money, and failed to state its claim. Bank did not comply with UCC 9-210 and agrees with the stated balance of \$0.00; thereby, forfeiting its security interest in Home Owner's property. The BANK was informed that failure to provide proof as requested would result in a legal administrative default.
5. As of this date, LENDER has not answered the Homeowner's written requests point by point as required by law. Owner(s) declared that the LENDER 's Promissory note and mortgage are null and void. LENDER was notified that they are in default and can no longer lay claims on this property or the Homeowner. BANK was given notice that they had 72 hours or 3 days upon certified receipt of this Notice to enter a rebuttal by showing Verification of Proof of Claim as required. Failure to enter a rebuttal means that the LENDER admits to having no claims to this Mortgage and thereby forever released all claims against the Homeowner and this property.
6. That no valid proof to any of the above notices is evidenced by U.S. MAIL or any other private carrier from Lender.
7. That the Lender/Respondents are now in LEGAL ADMINISTRATIVE DEFAULT and WITHOUT LEGAL RECOURSE.

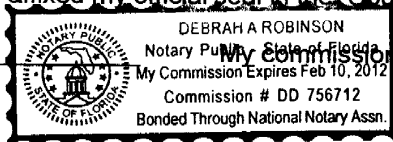
David A. Young and/or Johana M. Griggs

11 July 11
Date

NOTARY

IN WITNESS WHEREOF, I, a notary Public of the State of FLORIDA, duly commissioned and sworn, have hereunto set my hand and affixed my official seal in the County of OKALOOSA on this date of

July 11 20 11
Debrah A. Robinson
Notary



My commission expires: 02 / 10 / 2012