

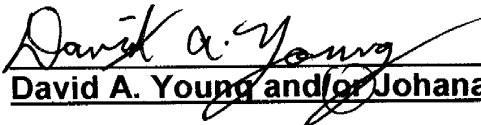
FILE # 2703941 RCD: 05/13/2011 @ 02:16 PM, BK: 2984 PG: 3458 RECORDING:
 \$15.00 RECORDING ARTICLE V: \$12.00 DEPUTY CLERK ABUSBEE DON W. HOWARD,
 CLERK OF COURTS, OKALOOSA COUNTY FL

Notice of Default

National City Mortgage (PNC)
 3232 Newmark Drive
 Miamisburg, OH 45342

13 May, 2011

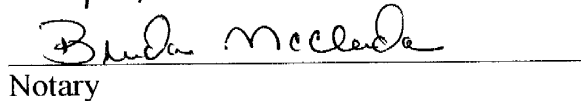
David A. Young and/or Johana M. Griggs, as Beneficiary under that certain deed of trust executed by **David A. Young and/or Johana M. Griggs**, as Trustor, to **National City Mortgage (PNC)**, as Trustee and **David A. Young and/or Johana M. Griggs**, as Beneficiary, dated **9/22/2005 @ 1:23 PM**, recorded in Book **2653**, Page **2299**, File # **2263788** 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, National City Mortgage (PNC)**, your failure to provide a valid claim to Note, and that the Trustor is no longer obligated to repay the Note, on the following described property: **111 Mohawk Trail, Crestview, Florida 32536, LOT 8, BLOCK A, INDIAN TRAILS, PHASE II, ACORDING TO PLAT THEREOF AS RECORDED IN PLAT BOOK 12, PAGE 78, IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT, OKALOOSA COUNTY FLORIDA, Parcel Number: 12-3N-24-126S-000A-0080**, because of your administrative default.


 David A. Young and/or Johana M. Griggs

13 May '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 ~~5/13/2011~~^{5/13/2011} County of Okaloosa on this date of 5/13/2011, 20 .


 Notary

My commission expires: 7/15/2011



BK: 2984 PG: 3459

David A. Young and Johana M. Griggs
111 Mohawk Trail, Crestview, Florida 32536
23 March, 2011

National City Mortgage (Now PNC)
3232 Newmark Drive
Miamisburg, OH 45342

COPY

Re: Property Address: 111 Mohawk Trail, Crestview, Florida 32536
Loan Number: 0004333101

LEGAL NOTICE: Verification of Proof of Claim Requested

Dear Madam or Sir,

sent 23 MAR

I am the owner of the property, located at the above address, which is security for a loan made by you to me. Due to the rampant fraud that has taken place in the mortgage industry, I need to be certain that you are still the Rightful Holder of Due Course of my Promissory Note, and that no other party may lay claim against my property.

As per U.C.C code, I am legally and lawfully entitled to verify that my Note that was entrusted to you is in good condition and still in your possession. I respectfully request to visually inspect **MY ORIGINAL PROMISSORY NOTE, WITH MY ORIGINAL BLUE INK SIGNATURE.**

To further clarify our relationship, please also provide an affidavit or a letter stipulating that you are a creditor following Generally Accepted Accounting Principles (GAAP) whereby true double entry book accounting was performed in issuing my loan showing a debit against the bank's assets as a result of my loan.

I am giving you formal notice that failure to respond to this letter within 30 days with proof of claim as I have asked for, point for point, will be taken as an administrative default.

Failure to produce the **MY ORIGINAL PROMISSORY NOTE, WITH MY ORIGINAL BLUE INK SIGNATURE** will also be taken as an administrative default, and that you are not a Party of Interest and have no Standing to legally lien my property.

Please be advised. A **COPY** of the said Note, nor Affidavit of Loss, will **NOT** be acceptable. Please contact me in writing if you wish to arrange for an appropriate point of property inspection, or to arrange an appointment to **show me MY ORIGINAL PROMISSORY NOTE, WITH MY ORIGINAL BLUE INK SIGNATURE** that you have in your possession, for my inspection. In the event that you sold the note, or any part of it, please notify me in writing.

Sincerely,

David A. Young and Johana M. Griggs

David A. Young and Johana M. Griggs
111 Mohawk Trail,
Crestview, Florida 32536
11 April, 2011

National City Mortgage (PNC)
3232 Newmark Drive
Miamisburg, OH 45342

Re: Property Address: **111 Mohawk Trail, Crestview, Florida 32536**
Loan Number: **0004333101**

LEGAL NOTICE: Second Request for Documentation and Proof of Claim

Dear Madam or Sir,

I refer to your correspondence dated on April 04., 2011.

I wish to advise you that your copy of the negotiated (NOTE) instruments sent us has NOT been accepted for value upon proof of claim, but may be substantiated by presenting the following debt details within 21 days of receipt of this notice to the address listed above:

1) Proof of the existence of the account or contract in name of David A. Young and Johana M. Griggs, duly signed and witnessed by both parties, not a unilateral agreement and upon which signed page there is reference to the entire agreement.

2) Proof of Claim that you are the current Note Holder in Due Course of the Original Above Mentioned Debt Instrument (NOTE) and it has not been sold to another party. I wish to have the aforementioned instrument presented to me for visual inspection. **Not another copy, not an affidavit, but the actual ORIGINAL PROMISSORY NOTE, WITH MY ORIGINAL BLUE INK SIGNATURE as requested per letter dated 23 March, 2011 of which you responded without the supporting proof requested with your letter dated 04 April, 2011.** I wish to also have a notarized affidavit or a documentation of the chain for ownership of the instrument (NOTE).

3) Copy of the actual account whereby bank assay has occurred showing actual loss incurred of the alleged debt owed to you as per Generally Accepted Accounting Principles (GAAP) to show me that you are in fact a Creditor of the instrument (NOTE).

If you were unable to comply with my request, you will have defaulted on your administrative process again.

As a matter of courtesy, **I will further extend my request from this date for another 21 days for you to provide me with the proof of claim requested, expiring on 14 MAY, 2011.** You are hereby given notice that failure to produce proof of claim after this courtesy means you will have exhausted your administrative process, and no further claims of indebtedness can be made against me, nor my property.

Sincerely,

David A. Young and Johana M. Griggs