

IN THE CIRCUIT COURT OF THE 15TH JUDICIAL CIRCUIT, IN AND FOR PALM BEACH COUNTY, FLORIDA

CASE NO.: 50-2018-CA-002317

**WALTER E. SAHM and  
PATRICIA SAHM,**

Plaintiffs,

v.

**BERNSTEIN FAMILY REALTY, LLC and  
ALL UNKNOWN TENANTS.**

Defendants

**NOTICE OF EXHIBIT**

1. Exhibit "A" attached

**CERTIFICATE OF SERVICE**

WE DO CERTIFY, that a copy of the foregoing has been furnished electronically with the Clerk of Courts by using the EPORTAL system to all parties of record in the pending case to include: ROBERT SWEETAPPLE, ESQ. bsweetapple@sweetapplelaw.com

3-2-2022  
Dated

/s/Leslie Ferderigos  
Leslie Ferderigos, Esq.  
Leslie Ann Law, PA  
Bar No.:0127526  
941 N. Orange Ave  
Winter Park, FL 32789  
(t) 407-969-6116  
leslie@leslieannlaw.com



9/22/13

Dear Eliot and Candy (Candace),

As we discussed on Friday evening, my calling you makes me very uncomfortable. This situation would never have transpired had Si not passed away.

You can see that he paid the first renewal interests as of June, 2012. The hand-written letter to Ted is self-explanatory. I forwarded the enclosed to him in early June 2013. He told me he would refer everything to Spallina (SP, Spallina and Tescher, SP?). We've heard nothing. Our attorney, John Cappeller, has left two phone messages of inquiry asking in essence, what they are doing to honor this mortgage and terms. Apparently Nothing!

For your edification, I've instructed Mr. Cappeller to take no action until we see if there is any movement on their part to honor the mortgage terms what is a shame is that your mom put \$90,000 + of renovations into your home and now this insane greed interfamilial in-fighting is occurring. I feel very badly for you both and your family. Si and Shirley would be mortified.

Eventually, I'll have to take some action. However, it won't happen until I've given you a "heads-up" before doing so. I hope you get your problems legally remedied. What a bitch you're going through!

Best regards and wishes,

Walt Sahm for Pat Sahm as well

(cell) 561-373-1126

(h) 352-751-2632

9/22/13

Dear Eliot and Candy (CANDACE),

As we discussed on Friday evening, my calling you makes me very uncomfortable. This situation would never have transpired had SIS NOT passed away.

You can see that he paid the first Renewal interest as of June 2012. The hand-written letter to Ted is self-explanatory. I forwarded the enclosed to him in early June, 2013. He told me he would refer everything to Spallina (s) & Tescher (Sp?). We've heard nothing. Our Attorney, John Cappeller, has left two phone messages of injury asking in essence, what they are doing to honor this mortgage term. Apparently Nothing.

For your edification, I've instructed Mr Cappeller to take NO ACTS until we see if there is any movement on their part to honor the mortgage terms. What is a sham is that your mom put \$90,000+ of renovations into your home & now this insidious greedy intra-familial in-fighting is occurring. I feel very badly for you both & for your family. Sis Shirley would be mortified.

Eventually, you have to take some action; however, it won't happen until I've given you a "heads-up" before doing so. I hope you get your problems legally resolved. What a bitch you're going through!

Best regards & wishes,  
Walt Sahn for PAT Sahn

AS well

(Cell) 561-373-1125

(H) 352-751-2632

6/3/13- COPY

Mr. Ted Bernstein, Pres  
Life Insurance Concepts, Inc  
950 Peninsula Corporate Circle, #3010  
Boca Raton, FL 33487

Dear Ted,

We hope that you, Debra and your family are all doing well and that all of your kids are striving forward in their academic and or vocational pursuits. Several must be graduated from college by now.

If you'll recall we spoke one evening before the election re: what I was to do going forward in the protocol to be followed in future mortgage renewals between us (Walt and Pat) and Bernstein Family Realty, LLC.

At that time, you told me that all financial matters are now being handled by the attorneys for the Shirley and Simon Bernstein Estates. Do I still send the mortgage note renewal to you and, then, you'll send it on to the estate representative? I'll presume that this is the case.

This is the next-to-last renewal statement that we'll be sending. Next year, if not sooner, we'd like to have the balloon payment plus any accrued interest paid in full. Do you feel that Elliott and Candace will be able to obtain a mortgage if necessary? It was originally Si's stated intention to utilize his and your mother's personal annual exclusions payable to Candy, Elliott and their three children over two years to provide the \$110,000 to retire the mortgage balance.

Perhaps you might shed some light on this issue. Are you now the successor "manager" of the Bernstein Family Realty, LLC? One last request, Ted, would you have the estate Representative mail us a copy of the current "Proof of Insurance?" Thanks for your attention to this request. Stay Healthy!

Best wishes,  
Walt  
[pjpaws@embarqmail.com](mailto:pjpaws@embarqmail.com)  
(Cell) 561-373-1126  
(H) 352-751-2632

6/3/12

Mr. Ted Bernstein, Pcs  
Life Insurance Concepts Inc  
950 Peninsula Corporate Circle, # 3010  
Boca Raton, FL 33487

Copy

Dear Ted,

We hope that you, Debra and your family are all doing well and that all of your kids are straying forward in their academic and/or vocational pursuits. Several must be graduated from College by now.

If you'll recall, we spoke one evening before the election re: what was to be going forward in the protocol to be followed in future Mortgage Rewards between us (Watt and P.A.T.) and Bernstein Family Realty, LLC.

At that time, you told me that all financial matters are now handled by the attorneys for the Shirley and Leon Bernstein Estates. Do I still send the Mortgage Note Reversion to you and, then, you'll send it on to the estate Representative? I'll presume that this is the case.

This is the next to - last renewal statement that will be sending. Next year, if not sooner, mid-life, I'd like to have the balloon payment plus any accrued interest paid in full. Do you feel that Elliott and Candy will be able to obtain a mortgage if necessary? It was originally Eli's stated intention to utilize his and your Mother's personal ANNUAL extensions payable to Candy, Elliott and their children over two years to provide the \$110,000 to retire the mortgage balance.

Perhaps you might shed some light on this issue. Do you know the successor "Manager" of the Bernstein Family Realty, LLC? One less request, Ted. Would you have the estate Representative mail us a copy of the current "Proof of Insurance"? Thanked for your attention to this request. Stay healthy!

Best wishes,

Watt

P.A.T. [P.A.T.emb@gmail.com](mailto:P.A.T.emb@gmail.com)

(407) 252-251-2632



NC 159  
Prepared by and return to:

John M. Cappeller, Jr.  
Cappeller Law  
John M. Cappeller, Jr.  
350 Camino Gardens Blvd., Suite 303  
Boca Raton, FL 33432

CFN 20120143493  
OR BK 25132 PG 1051  
RECORDED 04/12/2012 09:21:00  
Palm Beach County, Florida  
Sharon R. Bock, CLERK & COMPTROLLER  
Pgs 1051 - 1054; (4pgs)

### AMENDMENT TO MORTGAGE AND PROMISSORY NOTE

This AMENDMENT TO MORTGAGE AND PROMISSORY NOTE (this "Amendment") is entered into effective the 15 day of February, 2012, among **BERNSTEIN FAMILY REALTY, LLC**, a Florida limited liability company, having an address at 950 Peninsula Corporate Circle, Suite 3010, Boca Raton, FL 33487 (the "Mortgagor"), and **WALTER E. SAHM and PATRICIA SAHM**, having an address at 8230 SE 177<sup>th</sup> Winterthru Loop, The Villages, FL 32162 ("Mortgagee").

### WITNESSETH

WHEREAS, Mortgagee granted Mortgagor a purchase money mortgage in the amount of \$110,000.00, evidenced by that certain Promissory Note dated June 20, 2008, (the "Promissory Note"); and

WHEREAS, the Promissory Note is secured, inter alia, by that certain Mortgage dated June 20, 2008 from Mortgagor in favor of Mortgagee, recorded on June 26, 2008 in Official Records Book 22723, Page 691, of the Public Records of Palm Beach County, Florida (the "Mortgage"); and

WHEREAS, Mortgagor has asked Mortgagee to extend the term of the Mortgage and the Promissory Note (the "Amendment"); and

WHEREAS, to document the Amendment, Mortgagor is executing and delivering to Mortgagee this Amendment to Mortgage and Promissory Note;

**DOCUMENTARY STAMP TAXES AND INTANGIBLE TAXES ON THE ORIGINAL INDEBTEDNESS OF \$110,000.00 WERE PAID IN FULL UPON THE RECORDING OF THE MORTGAGE AND SECURITY AGREEMENT DATED JUNE 20, 2008 AND RECORDED ON JUNE 26, 2008 IN OFFICIAL RECORDS BOOK 22723 PAGE 691, IN THE PUBLIC RECORDS OF PALM BEACH, FLORIDA.**

CAPPELLER LAW  
ATTORNEYS AT LAW

350 CAMINO GARDENS BOULEVARD  
SUITE 303  
BOCA RATON, FLORIDA 33432

JOHN M. CAPPELLER, JR., P.A.  
JCAPPELLER@CAPPELLERLAW.COM

TELEPHONE 561-620-2599  
FACSIMILE 561-620-2565

June 20, 2012

Mr. and Mrs. Walter Sahm  
8230 SE 177<sup>th</sup> Winterthru Loop  
The Villages, FL 32162

Re: Amendment to Mortgage and Promissory Note

Dear Mr. and Mrs. Sahm:

Enclosed, please find your originally signed and recorded Amendment to Mortgage and Promissory Note.

Please call with any questions.

Very truly yours,

John M. Cappeller, Jr.

JMC:az  
Enclosures

6/3/13 - COPY

\_\_\_\_\_, Representative

Bernstein Family Realty, LLC  
950 Peninsula Corporate Circle, # 3010  
Boca Raton, FL 33487

RE: Second Anniversary of Mortgage and Promissory Note Amendment on Residence at  
2753 NW 34<sup>th</sup> St., Boca Raton, FL Effective June 19, 2014

Dear Sirs,

Referencing the amendment to the original note, we offer three (3) options

- 1.) \_\_\_\_\_ Pay the loan balance of \$110,000 + (1) one year's interest (\$110,000 x .035= \$3850= \$113,850);
- 2.) \_\_\_\_\_ Pay the interest due for this renewal year only (\$110,000 x .035) = \$3850
- 3.) \_\_\_\_\_ Pay no (zero) interest on principal this year and allow the interest to accrue and compound until the final balloon payments are due: June 19, 2014.

If you wish to pay the balloon plus interest prematurely, I'll direct our attorney, John Cappeller, who prepared the mortgage amendment, to draw up a "Satisfaction of Mortgage" document. Would you please check the box that represents the option that you are currently choosing, sign it and retain a copy to use in the enclosed, self-addressed envelope? Please print your name clearly under your signature.

Thank you,

X \_\_\_\_\_, mortgagee,

Walter E. Sahm, Jr.

X \_\_\_\_\_, mortgagee,

Patricia A. Sahm

X \_\_\_\_\_, Representative

\_\_\_\_\_ Print Name,

Bernstein Family Realty, LLC