

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

Bank of America, N.A.

Plaintiff,

502015CA011261XXXXMB

DIVISION: AW

vs.

Faton T. Kurti, A/K/A Faton Kurti, et al,

Defendants.

COPY
RECEIVED FOR FILING

MAR 02 2017

SHARON R. BOCK
CLERK & COMPTROLLER
CIRCUIT CIVIL DIVISION

**MOTION TO INTERVENE AND CONTINUANCE BY INTERESTED PERSON SKENDER HOTI
IN HEARING ON WRIT OF POSSESSION 129 MILTON STREET, LANTANA, FL 33462**

COMES NOW Skender Hoti, an interested person, who moves to intervene in this action and for a continuance of the hearing for a Writ of Possession who shows this Court as follows:

1. I am Skender Hoti who has recently been represented since on or around Nov. 4, 2016 by the Cook Law Firm in relation to this case involving Bank of America, N.A. and Faton Kurti.
2. Since on or around Dec. of 2015 I have had a Durable Power of Attorney on behalf of Faton Kurti for all matters of Real Estate including the subject property and also obtained a Quit-Claim deed to the subject property from Faton Kurti at such time.
3. As of Nov. 4, 2016, I received the following advice from the Cook Law Firm on the subject property authorizing me to enter into a Year Lease Agreement on the property as the Cook Law Firm was pursuing actions with Bank of America.

From: "Michael Delagarza" <mike@cooklawfl.com>

Date: November 14, 2016 at 4:17:59 PM EST

To: "Skender Hoti" <skendertravel@gmail.com>

Subject: 129 E Milton St. Lake Worth, FL 33462

Hello Mr. Hoti.

We are aggressively representing you in your Foreclosure case on your investment property located at 129 E Milton St. Lake Worth, FL 33462. We are working on a resolution with your lender in efforts for you to keep your property. In the meantime, you are legally allowed to enter into a 1 year lease with a new tenant. Your prospective tenant is aware of the situation and you can provide this email to them as well.

Best regards,

Michael Delagarza

Cook Law Firm

Office Manager | Legal Assistant

4362 Northlake Blvd. Suite 213

Palm Beach Gardens, FL 33410

561-290-0021

Fax: 800-580-4071

THIS ENTIRE MESSAGE INCLUDING ANY ATTACHMENTS IS INTENDED ONLY FOR THE INDIVIDUAL OR ENTITY TO WHOM IT IS ADDRESSED AND MAY CONTAIN INFORMATION THAT IS PRIVILEGED, CONFIDENTIAL OR OTHERWISE PROTECTED FROM DISCLOSURE UNDER STATE AND FEDERAL LAW. IF YOU ARE NOT THE INTENDED RECIPIENT OF THIS MESSAGE OR THE PERSON AUTHORIZED TO DELIVER IT TO THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION OR THE INFORMATION IT CONTAINS IS PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE NOTIFY US IMMEDIATELY BY TELEPHONE AND DESTROY THIS AND ALL COPIES OF THE MESSAGE, ELECTRONIC OR OTHERWISE. THANK YOU.

4. This action was Prior to any Sale of the Subject property on Nov. 29, 2016.

5. Mr. Cook's office "Appeared" in the 15th Judicial Courts in this matter on Nov. 27, 2016

PRIOR to any such Sale and was to be filing Objections to the Sale prior to such Sale but some "problem" allegedly came up with the "process" and the Judge on this date and the Objections were never timely heard prior to any such Sale.

6. The Cook law firm continued to take certain actions and also began to represent Faton Kurti directly through a RESPA notice filed with Bank of America on or around Dec. of 2016 which is attached to this filing.

7. I have no current knowledge of what became of the RESPA matters with the Cook law firm despite being represented by the Cook law firm and paying them for services during this time.

8. On or about Feb. 14, 2016, the Cook Law Firm further sent me an Email attached to these papers and a letter saying that the Tenant that I had leased the property would have at least 60 days to remain in the property while the Cook law firm continued actions with Bank of America.

From: "Robert B. Cook. PA" <rbc1960@yahoo.com>

Date: February 14, 2017 at 11:07:41 AM EST

To: Skender Hoti <skendertravel@hotmail.com>

Subject: Tenant at Milton Street

Reply-To: "Robert B. Cook. PA" <rlbc1960@hotmail.com>

See attached

ROBERT B. COOK, P. A.

Attorney and Counselor at Law

February 14, 2017

Skender Hoti

3103 Drew Way
West Palm Beach, FL 33406

Re: Tenant at Milton Street

Dear Skender:

With regard to this tenant, I would advise that it will take at least 60 days before the tenant has to move out of the property.

It may be possible to further delay the move out, as the case moves on.

Very truly yours,

Robert B. Cook

9. The Cook law firm was Noticed for today's Hearing as Representing Faton Kurti even though the Cook Law Firm also represents or represented myself.

10 It is unclear if the Cook law firm is appearing today but difficulties with the Cook law firm have occurred when I was trying to get answers and statements from Mr. Cook including a description of what took place on Nov. 27, 2016 and why the Objections were never properly heard prior to the alleged Sale.

11. Mr. Cook's office assured me it was ok to let the Sale go forward and the Certificate of Title would then be challenged.

12. Mr. Cook's office even as of this week was going to come forward with an affidavit of the irregularities in the case and Foreclosure Judgment including the prior time when I was represented by attorney Thomas Dougherty.

13. Mr. Cook's office has yet to do so and the Hearing should be Continued until all the proper parties can be present and matters fully heard.

14. On Nov. 29, 2016 I filed a Lis Pendens on the subject property prior to the Sale but I am not sure about the Recording time.

15. There is a separate and related action to Quiet Title under Case No.

502016CA013133XXXX MB.

16. The claims and defenses in that action should be heard as part of these proceedings reserving my rights to amend the claims to quiet title.

17. Some of the claims from that action which are relevant here include the following allegations.

18. That on or around December of 2015 up until August of 2016, Plaintiff Skender Hoti had retained, hired and employed one Thomas Dougherty, attorney and professional, to further the interests in the subject property with Defendant Bank of America including but not limited to obtaining pay-off information, Assignment of Mortgage information, Loan modification information, and all other actions to further legal and equitable interests in the subject property.

19. That Plaintiff Skender Hoti made equitable and other improvements to the subject property during this time including maintaining the property, supervision of the property, safety and security of the property, bathroom and roof improvements and other actions to help protect the subject property which further provided benefits to Defendant Bank of America.

20. That, upon information and belief, either through neglect or acts in concert with others, Defendant Thomas Dougherty failed to take proper action with Bank of America to further and advance Plaintiff's interests in the subject property, failing to contact Defendant Bank of America, failing to obtain proper information from Bank of America and other.

21. That Defendant Thomas Dougherty specifically failed to take certain action on Plaintiff's behalf in a Foreclosure Action by Defendant Bank of America against Faton Kurti under CASE NO: 502015CA011261XXXXMB AW in Palm Beach County.

22. That Defendant Bank of America was negligent or acting in concert with others during the same period of time by delaying processing and other information to Plaintiff to protect the interests in the subject property and negligently and or intentionally interfering with rights of the Plaintiff.

23. That such conduct and wrongful action directly relates to the proper title and legal and equitable claims to the subject property and there is a real controversy herein proper for an action to quiet title and to determine Plaintiff's rights or lien on such subject property.

24. That such action and conduct by the Defendants has impaired Plaintiff's position to sell or maximize value of the asset and subject property.

25. That Plaintiff has suffered both equitable and legal damages as a result therein.

26. The general rule in equity is that all persons materially interested, either legally or beneficial, in the subject-matter of the suit, must be made parties either as complainants or defendants, so that a complete decree may be binding upon all parties. The Fourth District elaborated on this rule in Phillips v. Choate, 456 So. 2d 556, 57 (Fla. 4th DCA 1984) (quoting Shields v. Barrow, 58 U.S. (17 How.) 130, 139 (1855)), where it defined an indispensable party as one whose interest in the controversy is of "such a nature that a final decree cannot be made without either affecting that interest, or leaving the controversy in such a condition that its final termination may be wholly inconsistent with equity and good conscience."

27. Although the right to intervene attenuates toward the end of a case, even post-judgment intervention has been allowed in appropriate cases. Technical Chems. & Prods., Inc. v. Porchester Holdings, Inc., 748 So. 2d 1090 (Fla. 4th DCA 2000).

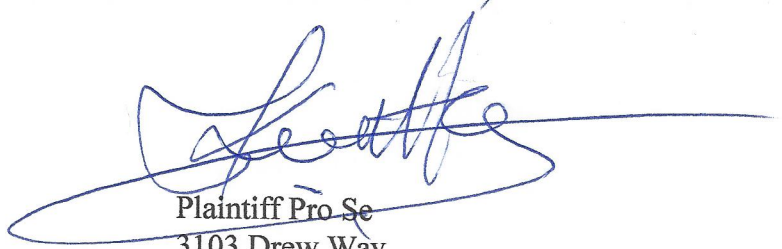
28. I now seek to Intervene in this case and I now seek a continuance.

WHEREFORE it is respectfully prayed for an Order allowing Skender Hoti to intervene and for a continuance of the Hearing under proper conditions and such other and further relief as is just and proper.

Dated: March 2, 2017


Skender Hoti, Pro-Se



A handwritten signature in blue ink, appearing to read 'Seattle', is written over the printed text.

Plaintiff Pro Se
3103 Drew Way
Palm Springs, FL 33461
Tel: 561-385-6390

The handwritten initials 'SH' are enclosed within a hand-drawn oval in blue ink.

REAL ESTATE SPECIFIC DURABLE POWER OF ATTORNEY OF

FATON KURTI

Introductory Provision. I, FATON KURTI, as principal (the "Principal") have this day appointed SKENDER HOTI to serve as my agent ("Agent") and to exercise the powers and discretions set forth below.

Statement of Intent to Create Durable Power of Attorney Under State Statute. By this instrument I intend to create a Durable Power of Attorney under Florida law.

ARTICLE I

ASSET POWER

1.1 **Power relating to Specific Real Property.** My Agent is authorized in my Agent's sole and absolute discretion from time to time and at any time, to handle and any all legal matters for the property located at 129 East Milton Street, Lantana, Florida 34112 including not limited to liens with the City of Lantana and defending and resolving the foreclosure case in Palm Beach County, Florida with Bank of America and any other legal matters affecting the Property which is more particularly described as:

Lots 7,8, and 9, Block 5, Unit No.1 GREYNOLDS HIGHLANDS according to the Plat thereof, as recorded in Plat Book 13, Page 25 of the Public Records of Palm Beach County, Florida.

The South half of that certain platted 16.0 foot-wide alley lying East of the Northerly extension of the West Line of Lot 9, Block 5, and West of the Northerly extension of the East Line of Lot 7, Block 5, Unit No.1 GREYNOLDS HIGHLANDS according to the Plat thereof, as recorded in Plat Book 13, Page 25 of the Public Records of Palm Beach County, Florida

(the "Premises") on such terms and conditions as my Agent shall deem appropriate; and in total or partial payment of the consideration for the Premises, to make, execute and deliver deeds or other document of conveyance, mortgages and promissory notes in such amounts, at such interest rates, for such terms and with such other provisions as to my Agent shall seem appropriate and to secure such note or notes with a mortgage on the premises executed and delivered by my Agent to the holder of such notes.

ARTICLE II

INCIDENTAL POWERS

2.1 **Introduction.** In connection with the exercise of the powers and discretions herein described, my Agent is fully authorized and empowered to perform any acts and things and to execute and deliver any documents, instruments, affidavits, certificates, and papers necessary or appropriate, to such exercise or exercises, including without limitation the following:

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2.2 **Resort to Courts.** To seek on my behalf and at my expense:

(a) a declaratory judgment from any court of competent jurisdiction interpreting the validity of this instrument and any of the acts authorized by this instrument, but such declaratory judgment shall not be necessary in order for my Agent to perform any act authorized by this instrument.

(b) a mandatory injunction requiring compliance with my Agent's instructions by any person, organization, corporation, or other entity obligated to comply with instructions given by me.

(c) actual and punitive damages and the recoverable costs, fees and expenses of such litigation, against any person, organization, corporation or other entity obligated to comply with instructions given by me who negligently or willfully fails or refuses to follow such instructions.

(i) **Hire and Fire - All Personnel.** To employ, compensate and discharge such domestic, health care and professional personnel including lawyers, accountants, doctors, nurses, brokers, financial consultants, advisors, consultants, companions, servants and employees as my Agent deems appropriate.

(ii) **Sign Documents and Incur Costs in Implementing the Agent's Instructions.** To sign, execute, endorse, seal, acknowledge, deliver and file or record instruments and documents, including but not limited to contracts, agreements and conveyances of real and personal property, instruments granting and perfecting security instruments including without limitation promissory notes and mortgages and obligations, orders for the payment of money, receipts, releases, waivers, elections, vouchers, consents, satisfactions and certificates. In addition, any Agent of mine who has the authority to incur costs on my behalf may render the bills for such costs to any Agent of mine who has been granted the authority to pay such costs or to any trustee of any revocable living trust of mine, or guardian, committee or conservator who has authority to pay such costs I request that costs be paid promptly. Any recipient thereof (i.e. my Agent with authority to pay or my trustee) shall promptly such costs.

ARTICLE III

THIRD PARTY RELIANCE

3.1 **Introduction.** For the purpose of inducing all persons, organizations, corporations and entities, including but not limited to any bank, broker, custodian, insurer, lender, transfer agent, taxing authority, governmental agency, or other party, all of whom will be referred to in this article as a "Person", to act in accordance with the instructions of my Agent as authorized in this instrument with respect to my property matters, I hereby represent, warrant and agree that:

3.2 **Third Party Liability for Revocation and Amendments.** If this instrument is revoked or amended for any reason, I, my estate, and my personal representative will hold any person, organization, corporation or entity, hereinafter referred to in the aggregate as "Person", harmless from any loss suffered, or liability incurred by such Person in acting in accordance with the instructions of my Agent acting under this instrument prior to the receipt by such Person of actual written notice of any such revocation or amendment.

3.3 **Agent Has Power to Act Alone.** The powers conferred on my Agent by this instrument may be exercised by my Agent alone and my Agent's signature or act under the authority granted in this

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instrument may be accepted by persons as fully authorized by me and with the same force and effect as if I were personally present, competent, and acting on my own behalf. Consequently, all acts lawfully done by my Agent hereunder are done with my consent and shall have the same validity and effect as if I were personally present and personally exercised the powers myself, and shall inure to the benefit of and bind me and my estate and my personal representative.

3.4 **No Liability to Third Parties for Reliance on Agent.** No Person who relies in good faith on the authority of my Agent under this instrument shall incur any liability to me, my estate or my personal representative. In addition, no Person who acts in reliance on any representations my Agent may make as to (a) the fact that my Agent's powers are then in effect, (b) the scope of my Agent's authority granted under this instrument, (c) my competency at the time this instrument is executed, (d) the fact that this instrument has not been revoked or amended, or (e) the fact that my Agent continues to serve as my Agent shall incur any liability to me, my estate or my personal representative for permitting my Agent to exercise any such authority, nor shall any Person who deals with my Agent be responsible to determine or insure the proper application of funds or property by my Agent. Any party dealing with any Person named as Agent (including any Person named as an Alternate Agent hereunder) may rely on as conclusively correct an affidavit or certificate of such Agent that (i) my Agent's powers are then in effect, (ii) the action my Agent desires to take is within the scope of my Agent's authority granted under this instrument, (iii) I was competent at the time this instrument was executed, (iv) this instrument has not been revoked, and/or (v) my Agent continues to serve as my Agent.

3.5 **Authorization to Release Information to Agent.** All Persons from whom my Agent may request information regarding me, my personal or financial affairs or any information which I am entitled to receive are hereby authorized to provide such information to my Agent without limitation and are released from any legal liability whatsoever to me, my estate or my personal representative for complying with my Agent's requests.

ARTICLE IV

DURABILITY PROVISION

4.1 **Immediate Power.** This power of attorney shall not be affected by my subsequent disability or incapacity, or lapse of time.

ARTICLE V

ADMINISTRATIVE PROVISIONS

5.1 **Introduction.** The following provisions shall apply:

(a) **Reimbursement and Compensation of Agent.** My Agent shall be entitled to reimbursement for all reasonable costs and expenses, including reasonable attorney's fees, actually incurred and paid by my Agent on my behalf at any time under any provision of this instrument. My Agent shall not be entitled to compensation for services rendered hereunder.

(b) **Waiver of Acts of Omission and Commission.** My Agent (and my Agent's estate and personal representative), acting in good faith, are hereby released and forever discharged from any and all civil liability and from all claims or demands of all kinds whatsoever by me or my estate and personal representative arising out of the acts or omissions of my Agent, except for willful misconduct or gross negligence.

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(c) **Severability.** If any part of any provision of this instrument shall be invalid or unenforceable under applicable law, such part shall be ineffective to the extent of such invalidity only, without in any way affecting the remaining parts of such provision or the remaining provisions of this instrument.

(d) **Governing Law and Applicability to Foreign Jurisdictions.** This instrument shall be governed by the laws of the state of Florida in all respects, including its validity, construction, interpretation and termination

(e) **Definitions.** Whenever the word "Agent" or any modifying or equivalent word or substituted pronoun therefor is used in this instrument, such word or words shall be held and taken to include both the singular and the plural, the masculine, feminine and neuter gender thereof.

(f) **Revocation, Amendment and Resignation.** This instrument may be amended or revoked by me at any time by the execution by me of a written instrument of revocation or amendment, delivered to my Agent. If this instrument has been filed or recorded in the public records, then the instrument of revocation or amendment shall be filed or recorded in the same public records. My Agent and any Alternate Agent may resign by the execution of a written resignation delivered to me or, if I am mentally incapacitated, by delivery to any person with whom I am residing or who has the care and custody of me or, in the case of an Agent's resignation, by delivery to the Alternate Agent.

(g) **Binding Effect.** This instrument and actions taken by my Agent properly authorized hereunder shall be binding on me, my estate and my personal representative.

IN WITNESS WHEREOF, I have executed this Durable Power of Attorney this 29 day of December, 2015.

WITNESSES:

Print Name GURH EFENDIA

FATON KURTI

Print Name ROSEANIK KURTI

STATE OF IDAHO

COUNTY OF KUOVID

ACKNOWLEDGMENT

The foregoing instrument was acknowledged before me on this 29 day of December, 2015 by Faton Kurti, ☒ who is personally known to me or ☐ who produced _____ as identification.

NOTARY PUBLIC:

{notarial seal}

The last page of Notary
and the Stamp
(print or type name beneath signature line)

State of

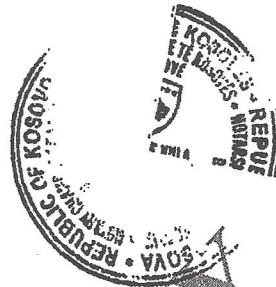
My commission expires:

My commission number is:

File

Durham & Paul Agency

NOT A CERTIFIED COPY



From: Skender Hoti skendertravel@gmail.com
Subject: Fwd: Tenant at Milton Street
Date: Feb 20, 2017, 7:15:46 PM
To: tgbcr310@aol.com
Bcc: skendertravel@gmail.com

Sent from my iPhone [561 385 6390](tel:5613856390)

Sent from my iPhone [561 385 6390](tel:5613856390)

Begin forwarded message:

From: "Robert B. Cook. PA" <rbc1960@yahoo.com>
Date: February 14, 2017 at 11:07:41 AM EST
To: Skender Hoti <skendertravel@hotmail.com>
Subject: Tenant at Milton Street
Reply-To: "Robert B. Cook. PA" <rlbc1960@hotmail.com>

See attached



ROBERT B. COOK, P. A.

ATTORNEY AND COUNSELOR AT LAW

February 14, 2017

Skender Hoti
3103 Drew Way
West Palm Beach, FL 33406

Re: Tenant at Milton Street

Dear Skender:

With regard to this tenant, I would advise that it will take at least 60 days before the tenant has to move out of the property.

It may be possible to further delay the move out, as the case moves on.

Very truly yours,

Robert B. Cook



Law Office of
Robert B. Cook, PA

Attorney and Counselor at Law

NOTICE OF REPRESENTATION
3rd Party Authorization

To: Loss Mitigation Department

RE: Bank of America, Loan #: 875874593

Property Address: 129 E. Milton Street Lake Worth, FL 33462


I authorize my Mortgage Company (named above) to discuss my request and release information for payment assistance with the individual(s) that I have identified below as my Designated Agent(s). I also authorize you to work out the terms of a payment agreement with my Designated Agent and/or their assignees and to cause to deliver requested documents to my Designated Agent that concern a request for payment assistance. I understand that I am fully responsible to review any and all information sent by my Mortgage Company to my Designated Agent.

Be further informed that this authorization will remain in effect until Designated Agent(s) or I specifically notify my Mortgage Company's Loss Mitigation Department in writing that this authorization is no longer valid or in effect.

Please make all the appropriate notification in your system to reflect this authorization

My Designated Agent is: Liz Arnold, Nichole Pangerl and ALL of Firm's employees

My Designated Agent's Email is: Liz@CookLawFL.com and Nichole@CookLawFL.com


Borrower Signature

Faton Kurti

Borrower Name

Co-Borrower Signature

Co-Borrower Name

14. 12. 2016

Date

Date

Borrower SS#: 772 20 16 29

Co-Borrower SS#: _____

Qualified Written Request Under RESPA

Via Certified Mail, Return Receipt Requested

Date: 12/7/2016

Faton Kurti
129 E. Milton Street
Lake Worth, FL 33462

Bank of America, NA
Customer Service Correspondence
PO Box 5170
Simi Valley, CA 93062-5170

Re: Current Loan Number: 875874593
Property Address: 129 E. Milton Street Lake Worth, FL 33462

For the reasons I present herein, I believe there exist violations and omissions in my account with you. **This is a "Qualified Written Request (QWR)" under Section 6 of the Real Estate Settlement Procedures Act (RESPA) which I issue to obtain specific documents pertaining to my mortgage loan.**

1. I specifically dispute that Bank of America, NA is the authorized and proper servicer of this loan obligation and that Bank of America, NA has any contractual or legal authority to collect on this obligation and/or to engage in any type of collection activity. If Bank of America, NA disagrees with this dispute, please provide a fully executed Servicing Agreement which documents your authority to service and collect on this obligation and which details exactly who Bank of America, NA is servicing this loan for.
2. As my alleged loan servicer and possible note holder, Bank of America, NA is given negotiating rights by the Note owner, so it is essential information for me to know if my loan has been securitized in the secondary market in an MBS series. I require a clearly-established agency relationship among all parties to my mortgage. An obscured Note holder/owner also suggests a greater likelihood of noncompliance with federal regulations on pre-default prevention procedures, which is of great concern to me.
3. Clear title to my property is now also in question in light of national news involving mortgage lenders, and with the rash of document problems lenders have acknowledged, it would seem that bank officers are swearing to affidavits of ownership when they have not even seen the documents in question. Naturally, I require documents from you that I may inspect for any signatures, as well as for account balance status and escrow amounts.

Please be advised that the matters involving account and escrow matters alone makes this request legitimate; RESPA further allows a QWR to request information "relating to the servicing of the loan." (See 12 U.S.C. Section 2605(e)(1)(A)). All loan servicers, including Bank of America, NA are also aware that certain courts have noted that the QWR process relates to any request for information related to servicing. *Cortez v. Keystone Bank, Inc.*, 2000 U.S. Dist. Lexis 5705, 36-37 (E.D. Pa. May 2, 2000).

Under Section 6 of RESPA you are required to acknowledge this request within 20 business days of--and to reconcile irregularities or inconsistencies they reflect within 60 business days of--the date you receive this request. However, The Dodd-Frank Wall Street Reform and Consumer Protection Act signed into law on July 21, 2010, changes the timelines to 5 days and 30 days, respectively. A 15-day extension is allowable only if I am informed about it and given the reasons for the extension. The Act also implements a 10-business day deadline to respond to my request for the identity and address of the owner, or assignee, of the loan, and you may not charge me for performing the QWR. In addition, RESPA's Section 2605 (e)(3) directs you as loan servicer to not report negative information to a consumer reporting agency during the 60 days following receipt of the QWR concerning overdue payments related to that period or to the QWR.

Please ensure that all copies of the following documents you provide are clear, legible, and copied in their entirety. I will check each box upon receiving from you each document as follows:

1. Initial Loan Application and Final Loan Application (1003);
2. Deed of Trust/All Addendums;
3. Copy of Wet-inked Note we signed with All Endorsements (pursuant to the SEC-filed Pooling & Servicing Agreement (PSA) and Riders if applicable);
4. Copy of Loan Payment History -- This must include all payments made, all fees incurred, any and all escrow account disbursements and how payments were applied, any and all payments listed as 'Corp Adv Statutory Exp Disb' and/or 'Corp Adv Attorney Advance Disb' etc., on any payment coupon statements/detailed transaction history print-outs issued by you or Residential Mortgage Capital, and all disclosures and rate sheets;
5. All escrow analyses conducted on the account from the inception of the loan to the date of this letter;
6. Truth-in Lending Statements and Disclosures;
7. All loan servicing agreements between the loan servicer(s) and the loan originator, the note holder/lender, and/or trustees from inception of the loan to the date of this letter;
8. All letters, statements, affidavits, and documents (including Limited Power of Attorney if applicable) sent to us by agents, attorneys, or representatives of your company;
9. Itemization of Amount Financed;
10. Good Faith Estimates;
11. Estimated and Final Closing Statements (Final HUD 1);
12. Appraisal, and Current Fair Market Value of property including the basis for this determination;
13. Title Report;
14. Grant Deed(s).
15. Pooling and Servicing Agreements (PSA) filed with the SEC, and the Article II Provisions showing modification terms allowable for the Servicer to utilize;
16. 15-d 6 Filing with the SEC for the Trust if applicable.

RESPA also requires:

Documentation of all loss mitigation evaluations and actions taken on this mortgage loan;
A full accounting of all money paid and received on this mortgage loan account from any third party sources, including agreements, contracts, and understandings with vendors that have been paid for by any charges on the account from the inception of the loan to the date of this letter;

Additionally, please provide, in writing, the following:

- (1) Please identify the name, address, and telephone number of the current owner (beneficiary) of the Note;
- (2) Please identify the name, address, and telephone number of the beneficiary named in the

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- Deed of Trust if different from that of the lender, and the authorization allowing such;
- (3) Please identify the name, address, and telephone number of the secured party (the current owner of the mortgage);
 - (4) Please identify the name, address, and telephone number of, and any and all fees provided to, the mortgage broker(s) involved in this mortgage loan;
 - (5) Please identify the current location of the originals of the entire loan file, and describe the manner in which they are stored, maintained, and protected.

Please be aware that your failure to respond on a timely basis will be used as evidence if litigation ensues and,

- That this letter may be introduced into evidence at any hearing in this case under Rule 803(b) of the Federal Rules of Evidence; and
- That your failure to respond on a timely basis as designated herein may be used against you as a Statement that is contrary to your pecuniary or proprietary interest as provided in Rule 804(b)(3) of the Federal Rules of Evidence.

RESPONSE MUST BE SENT TO THE NOTARY PUBLIC BELOW.

RESPONSE MUST BE VERIFIED.

All Rights Reserved, Without Prejudice,

By: 

Faton Kurti

A notary public has been used as a courtesy disclosure of United States admissions to prevent injury to you. Such usage and the use of corporate codes, statutes, citations, case rulings or other private corporate regulations is coincidental and does not and shall not be deemed an election to submit to a foreign jurisdiction or consent, real, imagined or implied, to waive any rights, ownership, title, claim, or defenses.

Correspondence will be accepted only if addressed as follows:

Faton Kurti

c/o Cook Law Firm

4362 Northlake Blvd. Suite 213

Palm Beach Gardens, FL 33410

[Note: This Notary Public is not an attorney licensed to practice law in this state and has not given legal advice or accepted fees for legal advice. Notary has no interest in any issue referenced therein. Notary is NOT a party to this action and is ONLY acting in an authorized capacity as liaison and witness to communications between the parties.]

Failure to respond to the Notary Public within thirty one (31) days from the date of service, the presumption will hold by tacit admission Bank of America, NA, is not in possession of the Security Instruments showing the once wet ink signature of Faton Kurti; and by tacit admission Bank of America, NA is not the true Party-in-Interest, lack the capacity to present Notice of Acceleration.



CFN 20160137480
OR BK 28243 PG 0001
RECORDED 04/21/2016 09:02:30
Palm Beach County, Florida
AMT 100,000.00
Doc Stamp 1,316.00
Sharon R. Bock, CLERK & COMPTROLLER
Pgs 0001 - 3; (3pgs)

PREPARER HAS NOT CONDUCTED A TITLE
SEARCH AND NO REPRESENTATION IS
MADE AS TO TITLE.

Quit Claim Deed

Witnesseth:

Lots 7, 8, and 9, Block 5, Unit No. 1 GREYNOLDS HIGHLANDS according to the Plat thereof, as recorded in Plat Book 13, Page 25 of the Public Records of Palm Beach County, Florida.

Subject to all restrictions and all amendments thereto, easements, restrictions and reservations of record not coupled with a right of reverter and taxes for the current year.

Page 1 of 2

Signed, sealed and delivered in the presence of;

[Signature]
GOKIM EREKODU
(Type or print name beneath line)

[Signature]
KRESHAIK KURTI
(Type or print name beneath line)

[Signature]
Faton T. Kurti

STATE OF GEORGIA

COUNTY OF KOSOV

ACKNOWLEDGMENT

The foregoing instrument was acknowledged before me on this 21 day of December
me by Faton T. Kurti ☒ who is personally known to me or ☐ who produced
as identification.



NOTARY PUBLIC:

See the last page, Stamp of Notary Public

{notarial seal}

State of

My commission expires:

My commission number is:

FR

LRP. nr. 5887/2015

Shaqir Vula, noter në Gjakovë rruga "Nëna Terezë" nr. 147, Hyrja e I-ë, Kati i I-ë, apartamenti 20, Vërteton se nënshkrimi i vënë më lartë i Zotëri FATON KURTI, lindur me 30.03.1959, në Gjakovë, me vendbanim në Gjermani, me adresën Klara - Ziegler - Bogen 14, 81739 Minhen, shtetas i Republikës Federative të Gjermanisë, me nr. të letërnjoftimit Gjerman LFO85VX9V, është në prani të tij në një dokument të quajtur "Quit Claim Deed" i cili është në gjuhën angleze.

Zotëri FATON KURTI këtë nënshkrim e ka bërë me dorën e vetë dhe nënshkrimi është vërtetoi nga Noteri nuk është përgjegjës për përmbajtjen e këtij dokumenti dhe nuk është i detyruar që të vërtetoi se ka kanë të drejtë palët që të lidhin punën për të cilën bëhet fjalë në këtë dokument.

Noteri vërteton se ky nënshkrim është i vërtetë.

Veprimi u krye në Gjakovë me 29.12.2015 (njëzet e nëntë dhjetor).



NOT A CERTIFIED

FL



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Page 3 of 3

I hereby certify the foregoing is a true copy of the record in my office with redactions, if any as required by law as of this day, Oct 11, 2016 Sharon R. Bock, Clerk and Comptroller, Palm Beach County, Florida

BY _____ Deputy Clerk

Catherine S. Siegel

EXHIBIT F

SEE ATTACHED:

1. DEED CERTIFIED
2. DURABLE POWER OF ATTORNEY

NOT A CERTIFIED COPY

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cert

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

Skender Hoti,

50 2016 CA 0 13 1 33 XXXXMB

Plaintiff,

Vs.

COMPLAINT TO QUIET TITLE
AND OTHER DAMAGES

AO

Bank of America, N.A., Thomas Dougherty,

Defendants.

COMES NOW, SKENDER HOTI, PLAINTIFF, who brings this Action to Quiet Title to Real Property against the Defendant, Bank of America, N.A., and against any unknown heirs, devisees, grantees, creditors, unknown persons and unknown spouses, and against Thomas Dougherty and any and all John or Jane Doe persons acting in concert with him, in support of its affirmative claim for relief and for related damages, respectfully pleads and shows this Court as follows:

JURISDICTION OF THE COURT

1. This is an action to quiet title to property under Florida Statutes FS 65.021 with said property located in Palm Beach County of the State of Florida and for related damages herein.

THE PARTIES

2. Skender Hoti is the Plaintiff and is a natural person residing in the County of Palm Beach, Florida with certain interests in real property both equitable and legal as described further herein.

3. Bank of America, N.A., is a Defendant and a financial institution operating under the Banking laws of the United States and an alleged mortgage holder with alleged interest in real property that is the subject of this action as described further herein.
4. Thomas Dougherty is a Defendant and an attorney with offices in Palm Beach County of Florida who was hired to do work by Plaintiff directly relating to the property that is the subject of this action.
5. Upon information and belief, Defendant Thomas Dougherty has an office address at 712 U.S. Highway One - Suite 210, North Palm Beach, FL 33408 situated in the County of Palm Beach in the State of Florida.

THE PROPERTY

6. Upon information and belief, the legal description of the property which is the subject of this action is known as *129 East Milton Street, Lantana, Florida 34112, more particularly described as Lots 7, 8 and 9, Block 5, Unit 1, Greynolds Highlands, according to the Plat thereof, as Recorded in Plat Book 13, Page 25 of the Public Records of Palm Beach County Florida. The South half of that certain Platted 16.0 foot-wide alley lying East of the Northerly extension of the West Line of Lot 9, Block 5, and West of the Northerly extension of the East Line of Lot 7, Block 5, Unit 1, Greynolds Highlands according to the Plat thereof, as recorded in Plat Book 13, Page 25, of the Public Records of Palm Beach County.*

ALLEGATIONS

7. That upon information and belief, Plaintiff Skender Hoti has both legal and equitable interests in the subject property that cloud title and require judicial determination.

8. That Plaintiff Skender Hoti acquired some form of legal and equitable title to said property on or about Dec. of 2015 by virtue of a Quit-Claim Deed from one Faton Kurt, the owner of said property who had a Mortgage with Defendant Bank of America, N.A..
9. That on or around Dec. of 2015, Plaintiff also obtained a Durable Power of Attorney from owner Faton Kurti to take all powers and actions with respect to the subject property.
10. That on or around April of 2016, the Quit Claim Deed was Recorded in the Palm Beach County recording system by attorney Daniel J. Rose, a copy of which is attached herein.
11. That on or around April of 2016, the Durable power of attorney was also recorded in the Palm Beach County recording system.
12. That on or around December of 2015 up until August of 2016, Plaintiff Skender Hoti had retained, hired and employed one Thomas Dougherty, attorney and professional, to further the interests in the subject property with Defendant Bank of America including but not limited to obtaining pay-off information, Assignment of Mortgage information, Loan modification information, and all other actions to further legal and equitable interests in the subject property.
13. That Plaintiff Skender Hoti made equitable and other improvements to the subject property during this time including maintaining the property, supervision of the property, safety and security of the property, bathroom and roof improvements and other actions to help protect the subject property which further provided benefits to Defendant Bank of America.
14. That, upon information and belief, either through neglect or acts in concert with others, Defendant Thomas Dougherty failed to take proper action with Bank of America to further and advance Plaintiff's interests in the subject property, failing to contact Defendant Bank of America, failing to obtain proper information from Bank of America and other.
15. That Defendant Thomas Dougherty specifically failed to take certain action on Plaintiff's behalf in a Foreclosure Action by Defendant Bank of America against Faton Kurti under CASE NO: 502015CA011261XXXXMB AW in Palm Beach County.

16. That Defendant Bank of America was negligent or acting in concert with others during the same period of time by delaying processing and other information to Plaintiff to protect the interests in the subject property and negligently and or intentionally interfering with rights of the Plaintiff.
17. That such conduct and wrongful action directly relates to the proper title and legal and equitable claims to the subject property and there is a real controversy herein proper for an action to quiet title and to determine Plaintiff's rights or lien on such subject property.
18. That such action and conduct by the Defendants has impaired Plaintiff's position to sell or maximize value of the asset and subject property.
19. That Plaintiff has suffered both equitable and legal damages as a result therein.

AS AND FOR A FIRST CAUSE OF ACTION TO QUIET TITLE

20. Plaintiff repeats and re-alleges all of the allegations contained in paragraphs 1 through 18 as if specifically re-stated.
21. Plaintiff has a justiciable claim to quiet the title to the subject property against Defendant Bank of America and Plaintiff's rights, claims and interests herein shall be determined.

AS AND FOR A SECOND CAUSE OF ACTION IN DAMAGES

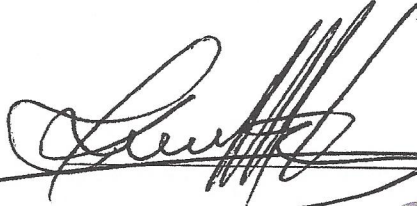
22. Plaintiff repeats and re-alleges all of the allegations contained in paragraphs 1 through 18 as if specifically repeated herein.
23. As a result therein, Defendants Bank of America and Thomas Dougherty are liable to Plaintiff in negligence interference of rights to the subject property for an amount to be determined herein in excess of \$50,000.00.

WHEREFORE, Plaintiff demands Judgment against the Defendants as follows:

1. Determining and quieting the Title to the subject property herein;

2. In damages for negligence and interference in rights to the subject property;
Together with such costs, interests and fees as may be allowed by law and such
other and further relief as may be just and proper.

Dated: Nov. 29, 2016



Skender Hoti, Pro-Se
Plaintiff Pro Se
3103 Drew Way
Palm Springs, FL 33461
Tel: 561-385-6390

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JK

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

Skender Hoti,
Plaintiff,

Vs.

Bank of America, N.A., Thomas Dougherty,

Defendants.

502016CA 013133XXXXMB AU

SUMMONS
PERSONAL SERVICE ON A NATURAL PERSON

TO: THOMAS DOUGHERTY,

712 U.S. Highway One - Suite 210, North Palm Beach, FL 33408

IMPORTANT

A lawsuit has been filed against you. You have 20 calendar days after this summons is served on you to file a written response to the attached Complaint in this Court. A phone call will not protect you; your written response, including the above case number and named parties, must be filed if you want the Court to hear your case. If you do not file your response on time, you may lose the case, and your wages, money, and property may thereafter be taken without further warning from the Court. There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may call an attorney referral service or a legal aid office (listed in the phone book).

If you choose to file a written response yourself at the same time you file your written response to the Court, you must also mail or take a carbon copy or photocopy of your written response to the "Plaintiff/Plaintiff's Attorney" named below.

If you choose to file a written response yourself, at the same time you file your written response to the Court you must also mail or take a copy of your written response to the Plaintiff-Plaintiff's Attorney named below:

Skender Hoti, Plaintiff Pro-Se
3103 Drew Way
Palm Springs, FL 33406

Jupiter, Fl 33458
Tele 561-622-1558

"In accordance with the Americans With Disabilities Act, persons in need of special accommodation to participate in this proceeding shall, within a reasonable time prior to any proceeding, contact the Administrative Office of the Court, 205 North Dixie Highway, West Palm Beach, Fl 33401 (561) 355-3574; via Florida Relay Service."

THE STATE OF FLORIDA

TO EACH SHERIFF OF THE STATE: You are commanded to serve this Summons and a copy of the Complaint/Petition and Discovery in this lawsuit on the above named Defendant(s).

DATED ON: _____

NOV 29 2016



Belva Hamilton
Deputy Clerk

BELVA HAMILTON

SHARON R. BOCK
Clerk & Comptroller
P.O. Box 4667
West Palm Beach, Florida
33402-4667

IMPORTANT

Des poursuites judiciaires ont été entreprises contre vous. Vous avez 20 jours consécutifs à partir de la date de l'assignation de cette citation pour déposer une réponse écrite à la plainte ci-jointe auprès de ce tribunal. Un simple coup de téléphone est insuffisant pour vous protéger. Vous êtes obligé de déposer votre réponse écrite, avec mention du numéro de dossier ci-dessus et du nom des parties nommées ici, si vous souhaitez que le tribunal entende votre cause. Si vous ne déposez pas votre réponse écrite dans le délai requis, vous risquez de perdre la cause ainsi que votre salaire, votre argent, et vos biens peuvent être saisis par la suite, sans aucun préavis ultérieur du tribunal. Il y a d'autres obligations juridiques et vous pouvez requérir les services immédiats d'un avocat. Si vous ne connaissez pas d'avocat, vous pourriez téléphoner à un service de référence d'avocats ou à un bureau d'assistance juridique (figurant à l'annuaire de téléphones).

Si vous choisissez de déposer vous-même une réponse écrite, il vous faudra également, en même temps que cette formalité, faire parvenir ou expédier une copie de votre réponse écrite au "Plaintiff/Plaintiff's Attorney" (Plaignant ou à son avocat) nommé ci-dessous.

"En accord avec la Loi des "Americans With Disabilities", les personnes en besoin d'une accommodation spéciale pour participer à ces procédures doivent, dans un temps raisonnable, avant d'entreprendre aucune autre démarche, contacter l'office administrative de la Cour située au Administrative Office of the Court, 205 North Dixie Highway, West Palm Beach, FL 33401 (561) 355-3574; via Florida Relay Service."

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