

Oppenheimer Trust Company 18 Columbia Turnpike Florham Park, NJ 07932 Phone 973-245-4635 Fax 973-245-4699

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October 28, 2013

Cappeller Law 350 Camino Gardens Boulevard Suite 303 Boca Raton, FL 33432 Attn: John M. Cappeler, Jr., Esq.

Re: Bernstein Family Realty

Dear Mr. Cappeller:

Pursuant to your request, enclosed please find our check, made payable to Walter Sahm, in the amount of \$3,850.00. This represents loan interest on the property located at 2753 NW 34th Street, Boca Raton, FL.

Also enclosed are copies of documents relative to proof of insurance. The attached invoices/emails are all we received and the transaction printout shows the payments being made.

Please let me know if I can be of additional assistance.

Sincerely,

Janet Craig, CTFA Senior Vice President

ACCOUNT #/NAME:

65 00 0919 3 03 BERNSTEIN FAM RLTY

DESCRIPTION:

INTEREST PAYMENT RELATING TO LOAN ON PROPERTY LOCATED AT 2753 NW 34TH ST, BOCA RATON, FL PAYEE:

CHECK #:

DATE: AMOUNT:

0025715

Oct 15, 2013

\$3,850.00

WALTER SAHM

THIS DOCUMENT HAS A MULTI-COLORED - COLOR GRADUALLY.

TRUST COMPANY

JPMorgan Chase Bank New York, NY 10041 DATE

Oct 15, 2013

SEL LICY CHARLES A

025715

ARE PRESENT.

18 COLUMBIA TURNPIKE • FLORHAM PARK, NJ 07932 ACCOUNT #/NAME:

65 00 0919 3 03 BERNSTEIN FAM RLTY

PAY

Three thousand eight hundred fifty and 00/100

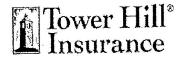
*****\$3,850.00

VOID AFTER 180 DAYS **AMOUNT**

Two Signatures Required

TO THE ORDER WALTER SAHM OF

"O 25715" 1:0 210000 21:066603757"



Preferred Risk Flood Insurance Quote

01/25/2013

Type New

Tracking Number 0000127386

02/24/2013

02/24/2014

EffectiveDate Expiration Date Waiting Period Standard 30 Day Wait

PropertyAddress

2763 NW 34TH ST

BOCA RATON, FL 33434-3459

Insured Name(s)

BERNSTEIN FAMILY REALTY LLC

BOCA RATON, FL 33434-3459

2753 NW 34TH ST

Home Phone: Work Phone:

Cell Phone: Email:

Mailing Address and Phone - Agency Name, Address, and Phone

MASSEY CLARK FISCHER INC 400 EXECUTIVE CENTER DR STE 205

WEST PALM BEACH, FL 33401-2922 Phone Number: (561) 478-1660

Producer Code: FL0906

Email: info@masseydarkfischer.com

Flood Zone and Community Information

CommunityName: BOCA RATON, CITY OF

Current Flood Zone: B Community Number: 120195 Map Panel Suffix: C

Map Panel: 0005

FIRM Date: 06/01/1978

Program Status: Active and participating County: PALM BEACH

Occupancy Information -

Occupancy Type: Single Fennly

Foundation Information

Foundation: Slab on Grade

Risk Rating Method: PRP

Post-FIRM: No

Pre-FIRM, Rated As Post-FIRM: No

Coverage/Rate Information

Deductible: \$1,000 / \$1,000

** Quote Only, Not An Application * Quote Only, Not An Application **

Coverage

Premium

\$100000 / \$40000

\$310

\$125000 / \$50000

\$332

\$150000/\$60000

\$354

\$200000 / \$80000

\$388

\$250000 / \$100000

** Quote Only, Not An Application * Quote Only, Not An Application **

Massey, Clark, Fischer, Inc. 400 Executive Ctr Dr. Ste 205 West Palm Beach, FL 33401 Phone: 561-478-1660 Fax: 561-478-6876

INVOI	CE#	20224	Page 1
ACCOUNT NO.	or LF	05TE - 01/31/13	
BERNFAM		INFORMATION	
COMPANY Levipoton In	surance Comp		
PRODUCER		*	
Eric J. Fisch	er, CLU		
EFFECTIVE	EXPIRATION	BALANCE DUE ON	
01/31/13	01/31/13	01/31/13	

Bernstein Family Realty LLC 2753 N.W. 34th Street

Itm #	Eff Date	Trn	Description	Amount
214125	01/31/13	NEW	Homeowners Policy	\$ 7,673.00
214126	01/31/13		Company fee	\$ 714.79
_	,		Invoice Balance:	\$ 8,387.79

₹Please make check payable to Massey, Clark, Fischer, Inc.

Craig, Janet

From:

Lynne Freedman < lynne@masseyclarkfischer.com>

Sent:

Thursday, January 31, 2013 2:30 PM

To:

'Eliot Ivan Bernstein'

Cc:

Craig, Janet; Judi Harden

Subject:

RE: Application & Invoice for Lexington Homeowners Policy & Tower Hill Preferred

Flood Insurance Proposal

The policy cannot be paid quarterly. We need the full annual premium. Whoever has an insurable interest in Bernstein Family Realty LLC should sign the application.

To expedite matters, you can complete and sign the application and return it to me today via e-mail with a copy of your check made payable to Massey, Clark, Fischer Inc. for \$8,387.79 but make sure you put the check in the mail to us.

Please let me know if you have any further questions.

Thank you.

Please note we are a FULL SERVICE Agency and we can provide Life, Health, Disability, Long Term Care, Bonds, Auto, Home, Flood, complete Business Insurance coverages including Property/Liability/Auto/Workers Compensation, 401(k) Retirement Plans and Employee Group Health/Dental/Life. Please let us know if we can show you any of these other plans we offer.

Lynne Freedman Marketing

Massey, Clark, Fischer, Inc. Insurance & Financial Services Since 1958

Phone: (561) 478-1660 Direct Phone: (561) 296-3761 Direct Fax: (561) 296-5210

Email: lynne@masseyclarkfischer.com

Address: 400 Executive Center Drive., Ste. 205

West Palm Beach, FL 33401

Visit our virtual insurance office at www.masseyclarkfischer.com.

From: Eliot Ivan Bernstein [mailto:iviewit@iviewit.tv]

Sent: Thursday, January 31, 2013 2:08 PM

To: 'Lynne Freedman'

Subject: RE: Application & Invoice for Lexington Homeowners Policy & Tower Hill Preferred Flood Insurance Proposal

Janet, who should fill this out and sign? We should put a deposit down and pay quarterly on this so we can get it in force today or tomorrow if possible due to potential liabilities. eb

From: Lynne Freedman [mailto:lynne@masseyclarkfischer.com]

Sent: Thursday, January 31, 2013 1:28 PM

To: iviewit@iviewit.tv

Cc: janet.craig@apco.com; Judi Harden

Subject: Application & Invoice for Lexington Homeowners Policy & Tower Hill Preferred Flood Insurance Proposal

Hi Eliot!

Please read, complete, sign and return pages 2, 3, 4, 5, 6, 7, 8, and 9 of the attached application where indicated along with a check made payable to Massey, Clark, Fischer Inc. for \$8,387.79. Once I receive all, I will request that you coverage be bound.

Also attached is a Tower Hill Preferred Flood Insurance Proposal. I will need a check made payable to Tower Hill Preferred Insurance Company for \$412. Your coverage would take effect after a 30 day waiting period from the time we receive your check as per the FEMA guidelines.

Should you have any questions, I will be in the office for the rest of today and will return on Tuesday, Feb. 5th.

Thank you.

Please note we are a FULL SERVICE Agency and we can provide Life, Health, Disability, Long Term Care, Bonds, Auto, Home, Flood, complete Business Insurance coverages including Property/Liability/Auto/Workers Compensation, 401(k) Retirement Plans and Employee Group Health/Dental/Life. Please let us know if we can show you any of these other plans we offer.

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Address: 400 Executive Center Drive., Ste. 205

West Palm Beach, FL 33401

Visit our virtual insurance office at www.masseyclarkfischer.com.

For the Account of: BERNSTEIN FAMILY REALTY LLC CUSTODY ACCOUNT OPPENHEIMER TRUST COMPANY, CUSTODIAN

Report Date: 10/15/2013 11:31 AM

Previous Close Date: 10/14/2013 Period: 2/1/2013 to 2/1/2013

Transaction History

						Ti Calcalca Ci	langed non beginning or any
×	osting	CUSIP#	Shares/Par	Income Cash	Principal Cash	Investment	Inventory
	Date		Change			Cost Basis	
				the state of the s			

	TOTAL ASSET DECREASES	REDEEM ADVANTAGE BANK DEPOSIT	ASSET DECREASES	TOTAL ASSET INCREASES	PURCHASE ADVANTAGE BANK DEPOSIT	ASSET INCREASES	TOTAL DISTRIBUTIONS	TOWER HILL PREFERRED INSURANCE COMPANY NEW FLOOD IINSURANCE POLICY PER INVOICE DATED 1/25/13 CHECK NUMBER 23999	MASSEY, CLARK, FISCHER INC. NEW HOMEOWNER'S INSURANCE POLICY PER INVOICE DATED 1/31/13 CHECK NUMBER 23898	DISTRIBUTIONS	Description Block
		02/01/2013 00758Z908			02/01/2013 00/758Z908			02/01/2013	02/01/2013		Posting CUSIP# Date
-⊉,799.7900	-8,799.7900	-\$,799.7900		6,000.0000	6,000.0000		0.0000	0.0000	0.0000		Shares/Par Change
0.00	0.00	0.00		0.00	0.00	, 0	0.00	0.00	0.00		Income Cash
-6, <u>0</u> 00.00	8,799.79	8,799.79		-6,000.00	-6,000.00		-8,799.79	-#12.00	-8,387,79		Principal Cash
-2,799.79	-8,799.79	-8,799.79		6,000.00	6,000.00		0.00	0.00	0.00		Investment Cost Basis
-2,799.79	-8,799.79	-8,799.79		6,000.00	6,000.00		0.00	0.00	0.00		Inventory