

IN THE CIRCUIT COURT OF THE  
SEVENTH JUDICIAL CIRCUIT  
IN AND FOR FLAGLER COUNTY, FLORIDA

Case No. 2026 CA 000263

FRED REBARBER,

Plaintiff,

v.

ZANDER BURGER, individually and as Trustee of  
28 Sea Vista Land Trust; RODERICK JAMES PALMER,  
individually, and as Trustee of the 28 Sea Vista Land Trust;  
BUSINESS SUITES CORPORATION, a Florida corporation,  
RRLF7, LLC, a Delaware limited liability company;  
SEA COLONY HOMEOWNERS ASSOCIATION, INC.,  
a Florida not-for-profit corporation;  
UNKNOWN TENANTS/OCCUPANTS, and  
ALL UNKNOWN PARTIES CLAIMING INTERESTS BY,  
THROUGH, UNDER OR AGAINST DEFENDANTS,

Defendants.

\_\_\_\_\_ /

**VERIFIED COMPLAINT TO FORECLOSE MORTGAGE**

Plaintiff, FRED REBARBER, sues Defendants and alleges:

**PARTIES, JURISDICTION, AND VENUE**

1. This is an action to foreclose a mortgage on real property located in Flagler County, Florida, with damages exceeding \$50,000.00 exclusive of interest, costs, and attorney's fees.
2. Plaintiff, FRED REBARBER, is the mortgagee and holder of the loan documents.

3. Defendant, ZANDER BURGER, executed the Mortgage individually and as Trustee of the 28 Sea Vista Land Trust.
4. Defendant, RODERICK JAMES PALMER, is an individual and trustee of the 28 Sea Vista Land Trust.
5. Defendant, BUSINESS SUITES CORPORATION, is a Florida corporation and is joined because it claims an interest in the subject property.
6. Defendant, RRLF7, LLC, is a Delaware limited liability company and is joined because it claims an interest in the subject property by virtue of a mortgage recorded in the Public Records of Flagler County, Florida.
7. Defendant, SEA COLONY HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation and is joined because it may claim an interest in the subject property by virtue of its Declaration of Covenants, Conditions, and Restrictions and/or any unpaid assessments, which may constitute a lien against the property.
8. Defendant, UNKNOWN TENANTS/OCCUPANTS, may claim a possessory interest in the subject property.
9. All unknown parties claiming interests by, through, under, or against Defendants are joined herein.
10. Venue is proper in Flagler County because the subject property is located in Flagler County, Florida.

### **GENERAL ALLEGATIONS**

10. The subject property is located at 28 Sea Vista Drive, Palm Coast, Florida 32137, and is legally described as:

Lot 350, Subdivision Plat of Sea Colony, according to the plat thereof recorded in Plat Book 27, Pages 30 through 39, of the Public Records of Flagler County, Florida.
11. On or about June 30, 2023, Defendant Zander Burger, individually and as Trustee of the 28 Sea Vista Land Trust, executed a Promissory Note in favor of Plaintiff in the principal amount of \$1,000,000.00. A copy of the Note is attached as Exhibit "A".

12. The Note required monthly interest-only payments of \$10,000.00 beginning August 1, 2023.
13. To secure payment of the Note, Defendant executed a Balloon Mortgage dated June 30, 2023, recorded in the Public Records of Flagler County, Florida, Instrument No. 2023030419, Book 2796, Page 1613. A copy of the Mortgage is attached as Exhibit "B".
14. The Mortgage encumbers the subject property.
15. Thereafter, title to the subject property was transferred by Warranty Deed recorded in the Public Records of Flagler County, Florida, from Frank Galioto to Roderick James Palmer, as Trustee of the 28 Sea Vista Land Trust. A copy is attached as Exhibit "C".
16. Thereafter, by Quit Claim Deed dated June 27, 2024, Zander Burger and Roderick James Palmer, as Trustees of the 28 Sea Vista Land Trust, conveyed the subject property to Defendant Business Suites Corporation. A copy is attached as Exhibit "D".
17. Defendant RRLF7, LLC claims an interest in the subject property by virtue of a mortgage recorded subsequent to Plaintiff's Mortgage, which interest is subordinate and inferior to Plaintiff's Mortgage.

#### **COUNT I — FORECLOSURE OF MORTGAGE**

18. Plaintiff realleges and incorporates paragraphs 1 through 17 as though fully set forth herein.
19. This is an action to foreclose a mortgage encumbering real property located in Flagler County, Florida.
20. Plaintiff, FRED REBARBER, at all times material hereto, is and was the owner and holder of the Promissory Note and Mortgage and is entitled to enforce the loan documents pursuant to §673.3011, Florida Statutes.
21. Plaintiff is in possession of the original Promissory Note, and will file the original with the Clerk prior to entry of judgment.
22. Defendant, ZANDER BURGER, defaulted under the terms of the Note and Mortgage by failing to make the required payments when due, including the January 1, 2026 payment in the amount of \$10,000.00 and the February 1, 2026, payment in the amount of \$10,000.00, together with late fees in the amount of \$1,000.00.
23. Plaintiff provided written Notice of Default and Intent to Accelerate and afforded Defendant, ZANDER BURGER, an opportunity to cure the default, but the default was not cured. (Exhibit E)

24. Plaintiff has elected to accelerate all sums due and owing under the Note and Mortgage and has declared the entire balance immediately due and payable.
25. There is now due and owing to Plaintiff the unpaid principal balance, accrued interest, late charges, advances, costs, and attorney's fees pursuant to the terms of the Note and Mortgage, the exact amount of which will be proven at trial.
26. Defendant Business Suites Corporation claims an interest in the subject property by virtue of a deed recorded subsequent to Plaintiff's Mortgage, which interest is subordinate and inferior to Plaintiff's lien.
27. Defendant RRLF7, LLC claims an interest in the subject property by virtue of a mortgage recorded subsequent to Plaintiff's Mortgage, which interest is subordinate and inferior to Plaintiff's Mortgage.
28. All conditions precedent to the filing of this action have occurred, been performed, or have otherwise been waived.
29. Plaintiff reserves the right to seek a deficiency judgment against Defendants personally liable on the Note.
30. Plaintiff has retained the undersigned counsel and is obligated to pay a reasonable attorney's fee for prosecution of this action, for which Defendants are liable pursuant to the terms of the loan documents.

**WHEREFORE**, Plaintiff respectfully requests that this Court:

- a. Take jurisdiction over this cause and the parties hereto;
- b. Ascertain and determine the sums of money due and payable to Plaintiff, including principal, interest, advances, costs, and attorney's fees;
- c. Determine that Plaintiff's Mortgage is a valid first lien on the subject property;
- d. Determine that Plaintiff's Mortgage is superior to any right, title, or interest of Defendants, including Business Suites Corporations and RRLF7, LLC;
- e. Foreclose the Mortgage and order the Clerk of Court to sell the property in accordance with Florida law;
- f. Bar and foreclose all right, title, interest, claim, and equity of redemption of Defendants and all persons claiming through them;

- g. Retain jurisdiction to enter deficiency judgment, writ of possession, and further relief;
- h. Award Plaintiff costs, attorney's fees, and such other relief as the Court deems just and proper.

### VERIFICATION

Under penalties of perjury, I declare the foregoing is true and correct.

Date: 4/14/2026

DocuSigned by:  
**FRED REBARBER**  
6EFADD014ACB416...

FRED REBARBER  
Plaintiff

Respectfully submitted this 14 day of April, 2026.

/s/ Maria Soto, Esq.  
Florida Bar No.: 1040937  
Attorney for Plaintiff  
DENISE L. ADKINS, P.A.  
866 East S.R. 434  
Winter Springs, Florida 32708  
Telephone: (407) 337-3377  
Email: maria@denise.law

# EXHIBIT A

## MORTGAGE NOTE

**\$1,000,000.00**

Date: June 30, 2023

Property Address: 28 Sea Vista Drive, Palm Coast, FL 32137

For Value Received, the undersigned jointly and severally, promise to pay to the order of **FRED REBARBER** the principal sum of **One Million Two Hundred Thousand Dollars & no cents (\$1,000,000.00)** with interest thereon at the rate of **12 per centum per annum** from date until maturity, said interest being payable as set forth below, both principal and interest being payable in lawful money of the United States of America at 241 S. Riverwalk Dr., Palm Coast, FL 32137, or at such other address as the holder from time to time may specify by written notice to the maker, said principal and interest to be paid on the date and in the manner following:

Monthly Interest only payments in the amount of **\$10,000.00**, commencing on **August 1, 2023** and continuing on the **1st** day of each month thereafter until August 1, 2025 or upon sale of subject property, whichever occurs first, at which time the entire principal balance together with all accrued interest, if any, will become immediately due and payable. Said installments when so paid shall be applied first to the interest then accrued and the balance thereof to the reduction of the principal hereof. If the note holder has not received the full amount of any monthly payment by the end of 15 calendar days after the due date, a late charge of 5% of the principal and interest payment will also be due the note holder.

Privilege is reserved to prepay at any time, all or parts of the indebtedness due hereunder without premium or fee.

This note is to be construed and enforced according to the laws of the State of Florida, and is secured by a mortgage on real estate of even date herewith.

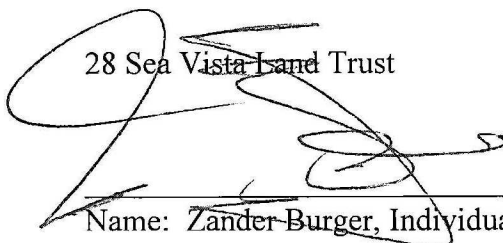
If default be made in the payment of any of said sums or interest or in the performance of any agreements contained herein or in the said mortgage, and if such default is not made good within 30 days, then, at the option of the holder of the same, the principal sum then remaining unpaid with accrued interest shall immediately become due and collectible without notice, time being the essence of this contract, and said principal sum and said accrued interest shall both bear interest at the maximum rate per annum allowed by law, from such time until paid.

If Payment is still not made good within additional 60 days, then holder has the right to take title to the property by signed Quit Claim Deed in lieu of Foreclosure, which will be held in escrow until such action will be necessary to enforce. Upon full payoff of the loan the Quit Claim Deed will be released back to the borrower along with the original Note marked "paid in full".

Borrower is responsible for payment of real estate property taxes and homeowners insurance when due. The lender/lienholder reserves the right to force place insurance on the property and/or require that an escrow account for taxes and insurance be opened, if deemed necessary.

Each maker and endorser waives presentment, protest, notice of protest and notice of dishonor and agrees to pay all costs, including reasonable attorney's fee, whether suit be brought or not, if counsel shall after maturity of this note or default hereunder or under said mortgage, be employed to collect this note or to protect the security thereof.

*Documentary Tax has been paid  
and proper stamps have been affixed to  
the Mortgage*

28 Sea Vista Lane Trust  


Name: Zander Burger, Individually and as Trustee

# EXHIBIT B

**Prepared By and Return to:**

Fred Rebarber  
241 S. Riverwalk Dr  
Palm Coast, FL 32164

Property Appraiser's Parcel I.D. (folio) Number:  
20-10-31-5365-00010-3500

**BALLOON MORTGAGE**

**THIS IS A BALLOON MORTGAGE AND THE FINAL PRINCIPAL PAYMENT OR THE PRINCIPAL BALANCEDUE UPON MATURITY IS \$1,000,000.00 TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL ADVANCEMENTS MADE BY THE MORTGAGEE UNDER THE TERMS OF THIS MORTGAGE.**

**THIS MORTGAGE** executed the 30th day of June, 2023 by Zander Burger, Individually and as Trustee of the 28 Sea Vista land Trust (the "Mortgagor"), to **FRED REBARBER** (the "Mortgagee");

(Wherever used herein the terms "mortgagor" and "mortgagee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations; and the term "note" includes all the notes herein described if more than one.)

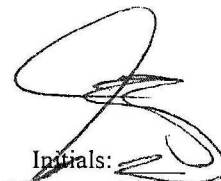
WITNESSETH, that for good and valuable considerations, and also in consideration of the aggregate sum named in the promissory note of even date herewith, hereinafter described, the mortgagor hereby grants, bargains, sells, aliens, remises, conveys and confirms unto the mortgagee all that certain land of which the mortgagor is now seized and in possession situate in County of Flagler, State of Florida viz:

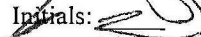
**Legal description: Lot 350, Subdivision Plat of Sea Colony, according to the plat thereof recorded in Plat Book 27, Pages 30 through 39, of the Public Records of Flagler County, Florida.**

Any decree of foreclosure of this mortgage shall include all costs, expenses, and fees, including reasonable attorneys' fees and cost of title search. In case such foreclosure suit is settled before judgment is recorded therein such costs, expenses and fees shall nevertheless be paid by Mortgagor.

TO HAVE AND TO HOLD the same, together with the tenements, hereditaments and appurtenances thereto belonging, and the rents, issues and profits thereof, unto the mortgagee, in Fee Simple.

AND the mortgagor covenants with the mortgagee that the mortgagor is indefeasibly seized of said land in Fee Simple; that the mortgagor has good right and lawful authority to convey said land as aforesaid;



Initials: 

that the mortgagor will make such further assurances to perfect the Fee Simple title to said land in the mortgagee as may reasonably be required; that the mortgagor hereby fully warrants the title to said land

and will defend the same against the lawful claims of all persons whomsoever; and that said land is free and clear of all encumbrances except those of record.

PROVIDED ALWAYS, that if said mortgagor shall pay unto said mortgagee the certain promissory note hereinafter substantially copied or identified to-wit:

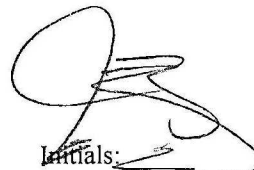
As Described in Attached Note

and shall perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants thereof, and of this mortgage, then this mortgage and the estate hereby created, shall cease, determine and be null and void.

AND the mortgagor hereby further covenants and agrees to pay promptly when due the principal and interest and other sums of money provided for in said note and this mortgage, or either; to pay all and singular the taxes, assessments, levies, liabilities, obligations, and encumbrances of every nature on said property; to permit, commit or suffer no waste, impairment or deterioration of said land or the improvements thereon at any time; to keep the buildings now or hereafter on said land fully insured in a company or companies acceptable to the mortgagee, the policy or policies to be held by, and payable to, said mortgagee, and in the event any sum of money becomes payable by virtue of such insurance the mortgagee shall have the right to receive and apply the same to the indebtedness hereby secured, accounting to the mortgagor for any surplus; to pay all costs, charges, and expenses, including lawyer's fees and title searches, reasonably incurred or paid by the mortgagee because of the failure of the mortgagor to promptly and fully comply with the agreements, stipulations, conditions and covenants of said note and this mortgage, or either; to perform, comply with and abide by each and every the agreements, stipulations, conditions and covenants set forth in said note and this mortgage or either. In the event the mortgagor fails to pay when due any tax, assessment, insurance premium or other sum of money payable by virtue of said note and this mortgage, or either, the mortgagee may pay the same, without waiving or affecting the option to foreclose or any other right hereunder, and all such payments shall bear interest from the date thereof at the highest lawful rate then allowed by the laws of the State of Florida.

If the note holder has not received the full monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the note holder. This amount of the charge will be 5% of my overdue payment amount. I will pay this late charge once on each late payment.

IF any sum of money herein referred to be not promptly paid within 30 days next after the same becomes due, or if each and every agreements, stipulations, conditions and covenants of said note and this mortgage, or either, are not fully performed, complied with and abided by, then the entire sum mentioned in said note, and this mortgage, or the entire balance unpaid thereon, shall forthwith or thereafter, at the option of the mortgagee, become and be due and payable, anything in said note or herein to the contrary notwithstanding. Failure by the mortgagee to exercise any of the rights or options herein provided shall not constitute a waiver of any rights or options under said note or this mortgage accrued or thereafter accruing.

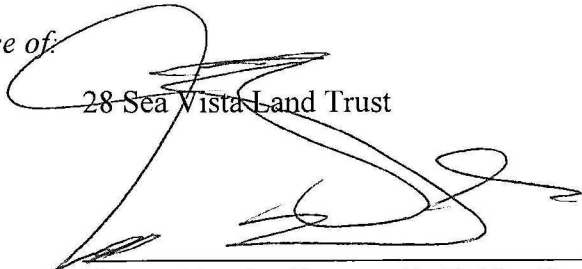



Initials: \_\_\_\_\_

enforce. Upon full payoff of the loan the Quit Claim Deed will be released back to the borrower along with the original Note marked "paid in full".

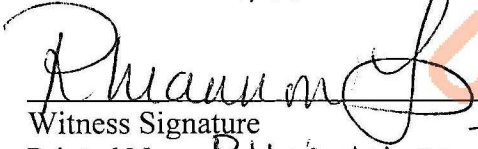
IN WITNESS WHEREOF, the said mortgagor has hereunto signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in the presence of:

  
28 Sea Vista Land Trust

  
Witness Signature  
Printed Name: Marcie Hoobler


\_\_\_\_\_  
Name: **Zander Burger, Individually and as Trustee** L.S.

  
Witness Signature  
Printed Name: Rhannon Taylor

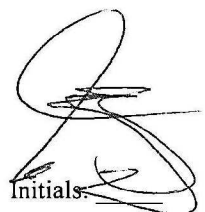
STATE OF FL  
COUNTY OF Flagler

The foregoing instrument was acknowledged before me by means of  physical presence or  online notarization, this 30 day of June, 2023, by **Zander Burger, Individually and as Trustee of the 28 Sea Vista Land Trust**, who is personally known to me or produced \_\_\_\_\_ as identification.

  
\_\_\_\_\_  
Signature of Notary

 **MARCIE L. HOOBLER**  
Notary Public  
State of Florida  
Comm# HH203601  
Expires 1/22/2026

Printed Name:  
My commission expires:

  
Initials:

# EXHIBIT C

PREPARED BY & RETURN TO:

Name: Rhiannon Taylor, an employee of  
Veterans Title, LLC  
Address: 5182 N. Ocean Shore Blvd  
Ste B  
Palm Coast, Florida 32137  
File No. VET-23-0035

Parcel No.: 20-10-31-5365-00010-3500  
Sales Price: \$1,165,000.00  
Doc Stamps: \$8,155.00

SPACE ABOVE THIS LINE FOR PROCESSING DATA

SPACE ABOVE THIS LINE FOR RECORDING DATA

This **WARRANTY DEED**, made the **30th** day of **June, 2023**, by **FRANK GALIOTO**, a married man, hereinafter called the Grantor, to **Roderick James Palmer, as Trustee of the 28 SEA VISTA LAND TRUST**, whose post office address is: **4601 East Moody Blvd., Unit D1, Bunnell, FL 32110**, hereinafter called the Grantee:

WITNESSETH: That the Grantor, for and in consideration of the sum of \$10.00 and other valuable consideration, receipt whereof is hereby acknowledged, does hereby grant, bargain, sell, alien, remise, release, convey and confirm unto the Grantee all that certain land situate in County of Flagler, State of Florida, viz:

Lot 350, Subdivision Plat of Sea Colony, according to the plat thereof recorded in Plat Book 27, Pages 30 through 39, of the Public Records of Flagler County, Florida.

TOGETHER WITH all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

THE ABOVE-DESCRIBED PROPERTY IS NOT THE CONSTITUTIONAL HOMESTEAD OF THE GRANTOR, NOR IS IT CONTIGUOUS TO SUCH.

SUBJECT TO TAXES FOR THE YEAR 2023 AND SUBSEQUENT YEARS, RESTRICTIONS, RESERVATIONS, COVENANTS AND EASEMENTS OF RECORD, IF ANY.

TO HAVE AND TO HOLD the same in fee simple forever.

And the Grantor hereby covenants with the Grantee that the Grantor is lawfully seized of said land in fee simple, that the Grantor has good right and lawful authority to sell and convey said land and that the Grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever. Grantor further warrants that said land is free of all encumbrances, except as noted herein and except taxes accruing subsequent to December 31, 2022.

IN WITNESS WHEREOF, the said Grantor has signed and sealed these presents, the day and year first above written.

Signed, sealed and delivered in the presence of:

Rhiannon Taylor

Witness Signature

Printed Name: Rhiannon Taylor

Frank Galisto

Name: Frank Galisto

Address: 3229 Yattika Place, Longwood, FL 32779

L.S.

Marcie Hoobler

Witness Signature

Printed Name: Marcie Hoobler

STATE OF FLORIDA  
COUNTY OF FLAGLER

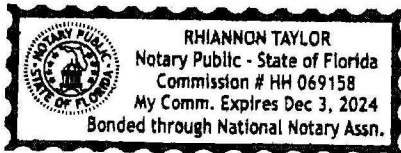
The foregoing instrument was acknowledged before me by means of  physical presence or  online notarization, this 30th day of June, 2023, by Frank Galisto, who is personally known to me or who has produced FL DL as identification.

Rhiannon Taylor

Signature of Notary

Printed Name:

My commission expires:



# EXHIBIT D

PREPARED BY & RETURN TO:

Name: Marcie Hoobler, an employee of  
Veterans Title, LLC  
Address: 5182 N. Ocean Shore Blvd  
Ste B  
Palm Coast, Florida 32137  
File No. VET-23-0035A

Parcel No.: 20-10-31-5365-00010-3500  
Sales Price: \$10.00  
Doc Stamps: \$00.70

SPACE ABOVE THIS LINE FOR PROCESSING DATA

SPACE ABOVE THIS LINE FOR RECORDING DATA

This **QUITCLAIM DEED**, made the **27th** day of **June, 2024**, by Roderick James Palmer and Zander Burger, individually and as Trustees of the 28 Sea Vista Land Trust, whose post office address is 5399 N. Ocean Shore Blvd., Palm Coast, FL 32137, hereinafter called the Grantor, to **BUSINESS SUITES CORPORATION**, a Florida corporation, having its principal place of business at 5399 N. Ocean Shore Blvd., Palm Coast, FL 32137, hereinafter called the Grantee:

WITNESSETH: That the Grantor, for and in consideration of the sum of \$10.00 and other valuable consideration, receipt whereof is hereby acknowledged, does hereby remise, release, convey and quitclaim unto the Grantee all the right, title, interest, claim and demand which the Grantor in and to that certain land situate in County of Flagler, State of Florida, viz:

Lot 350, Subdivision Plat of Sea Colony, according to the plat thereof recorded in Plat Book 27, Pages 30 through 39, of the Public Records of Flagler County, Florida.


TOGETHER WITH all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

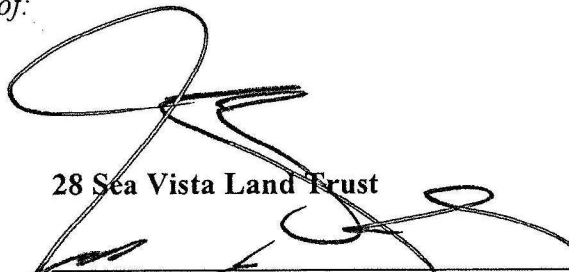
THE ABOVE-DESCRIBED PROPERTY IS NOT THE CONSTITUTIONAL HOMESTEAD OF THE GRANTOR, NOR IS IT CONTIGUOUS TO SUCH.


SUBJECT TO TAXES FOR THE YEAR 2024 AND SUBSEQUENT YEARS, RESTRICTIONS, RESERVATIONS, COVENANTS AND EASEMENTS OF RECORD, IF ANY.

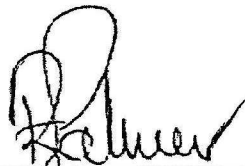
IN WITNESS WHEREOF, the said Grantor has signed and sealed these presents, the day and year first above written.

Signed, sealed and delivered in the presence of:

  
\_\_\_\_\_  
Witness Signature  
Printed Name: Rhannon Taylor  
Address: 2561 Moody Blvd, Suite 102  
Palm Coast, Fl 32136


  
\_\_\_\_\_  
28 Sea Vista Land Trust  
Name: Zander Burger, Individually and as Trustee L.S.

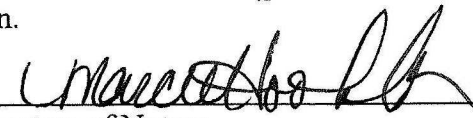
  
\_\_\_\_\_  
Witness Signature  
Printed Name: Marcie Hoobler  
Address: 2561 Moody Blvd, Suite 102  
Palm Coast, Fl 32136

  
\_\_\_\_\_  
Name: Roderick James Palmer, Individually and as Trustee L.S.

STATE OF FLORIDA  
COUNTY OF FLAGLER

The foregoing instrument was acknowledged before me by means of  physical presence or  online notarization, this 27th day of June, 2024, by Zander Burger and Roderick James Palmer, Individually and as Trustees of the 28 Sea Vista Land Trust, who <sup>are</sup> personally known to me or produced \_\_\_\_\_ as identification.

 MARCIE L. HOOBLER  
Notary Public  
State of Florida  
Comm# HH203601  
Expires 1/22/2026

  
\_\_\_\_\_  
Signature of Notary  
Printed Name:  
My commission expires:

(Seal)

# EXHIBIT E

## **NOTICE OF DEFAULT AND INTENT TO ACCELERATE**

**Date:** February 24, 2026

**Via Certified Mail No:** 9589071052702919286039 &  
9589071052702919286022

**TO:** Zander Burger, Individually and as Trustee of 28 Sea Vista Land Trust

**Property Address:** 28 Sea Vista Drive, Palm Coast Florida 32137  
(Collateral Property).

**Reference:** Mortgage and Promissory Note dated June 30, 2023

**Dear Zander Burger,**

This letter serves as formal notice that you are in **DEFAULT** under the terms of the above-referenced Promissory Note and Mortgage.

### **1. Nature of the Default:**

You have failed to make the required monthly payments as follows:

- Payment due January 1, 2026: \$10,000.00
- Payment due February 1, 2026: \$10,000.00
- Late Fees: \$1,000.00
- **Total Amount to Cure: \$21,000.00**

### **2. Action Required to Cure:**

To cure this default and bring your loan into good standing, you must pay the **Total Amount to Cure** listed above in certified funds (cashier's check or wire transfer) by no later than March 26, 2026.

### **3. Intent to Accelerate:**

If you do not pay the full amount required to cure this default by the deadline stated above, Fred Rebarber hereby provides notice of its intent to **ACCELERATE** the loan. This means the entire remaining principal

balance, along with all accrued interest and fees, will become immediately due and payable in full without further notice.

**4. Consequences of Failure to Cure:**

If the default is not cured by the specified date, Fred Rebarber will take further legal action, which may include:

- Initiating a **judicial foreclosure lawsuit** in the Circuit Court.
- Seeking a sale of the property at public auction.
- Pursuing a **deficiency judgment** against you for any remaining balance after the sale.

**5. Your Rights:**

You have the right to reinstate the loan after acceleration and the right to assert any defenses in a foreclosure proceeding.

Please contact the undersigned immediately at 386-346-0582 or [frebarber@gmail.com](mailto:frebarber@gmail.com) to discuss this matter or to arrange for delivery of the cure payment.

**Sincerely,**



Fred Rebarber

241 S. Riverwalk Drive

Palm Coast Florida 32137

386-346-0582