

**From:** [Meredith Reeves](#)  
**To:** "H Santiago"  
**Cc:** [Derrick A. Williams](#); [Allison W. Wheelis](#); [Shirel Ben Harroush](#); [Stephen G. West](#)  
**Subject:** RE: Mortgage payoff - Glenda Franko, 200 W. Winthrop Ave., Pensacola, FL 32507  
**Date:** Friday, July 22, 2016 1:31:00 PM

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I will put this on the agenda for the August 4<sup>th</sup> meeting.

Thanks,  
Meredith

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**From:** H Santiago [mailto:[hs@floridastatetrust.com](mailto:hs@floridastatetrust.com)]  
**Sent:** Friday, July 22, 2016 1:04 PM  
**To:** Meredith Reeves  
**Cc:** Derrick A. Williams; Allison W. Wheelis; Shirel Ben Harroush; Stephen G. West  
**Subject:** Re: Mortgage payoff - Glenda Franko, 200 W. Winthrop Ave., Pensacola, FL 32507

Meredith,

Please have this email serve as confirmation to take our offer of 5k to resolve the matter quickly to the BCC  
Hipolito

On Jul 19, 2016, at 9:26 AM, H Santiago <[hs@floridastatetrust.com](mailto:hs@floridastatetrust.com)> wrote:

Good morning Meredith,

I will follow up with owner and see if they are willing to go in that direction of the BCC. You have been so helpful ...thank you once again  
Hipolito

On Mon, Jul 18, 2016 at 6:54 PM, Meredith Reeves  
<[MAREEVES@myescambia.com](mailto:MAREEVES@myescambia.com)> wrote:

Please see my responses below and confirm if you would like me to take your offer of \$5000 to the BCC for consideration.

Thanks,  
Meredith

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**From:** H Santiago [mailto:[hs@floridastatetrust.com](mailto:hs@floridastatetrust.com)]  
**Sent:** Monday, July 18, 2016 5:19 PM  
**To:** Meredith Reeves  
**Cc:** Derrick A. Williams; Allison W. Wheelis; Shirel Ben Harroush  
**Subject:** Re: Mortgage payoff - Glenda Franko, 200 W. Winthrop Ave., Pensacola, FL 32507

Thank you for the attention to this matter

So the county went 16 yrs without receiving a payment or being notified of the mortgage in 2000...something gotta be wrong here. We are checking with the title search company to see if it was reported and should of been handled prior to us taking over and foreclosing. There were no monthly payments required on this particular loan.

Question , did the Franko's ever send in supporting documentation of the

rehabilitation to their home? This home seem to be in the same condition that is was when built The rehabilitation was completed by the County in 1998 on the Franko's behalf and included a re-roof, repair of exterior trim, termite treatment, installation of new doors and windows, abandoning failing septic tank and installation of a new septic system, replumbing of entire house, installation of insulation, etc. I cannot speak as to how the home was maintained since that time.

Question, Why was this mortgage not reported to the county in 2000? wouldn't this lender be in violation or the title company who lent them the money? or if allowed how was the home allowed to take on a new mortgage at first position when requesting the county to subordinate to second lien position? I cannot answer why the 2<sup>nd</sup> mortgage was not reported to the County in 2000. The client was definitely in violation of the program by taking out that mortgage. I cannot answer whether there is any culpability with the mortgage or title company. The County did not subordinate to the 2000 mortgage, so technically it was superior to the 2000 mortgage. There was no request for a subordination in 2000.

Question, would the county be in consideration to a settlement amount of 5k? If that is your written request, I can take that to the Board of County Commissioners (BCC) for consideration for their next BCC meeting, which is August 4<sup>th</sup>.

Hipolito

On Mon, Jul 18, 2016 at 4:54 PM, Meredith Reeves

<[MAREEVES@myescambia.com](mailto:MAREEVES@myescambia.com)> wrote:

Mr. Santiago,

Ms. Franko took out this loan for rehabilitation of her property in 1998. The program terms provide for a 0% interest, no monthly payment, 20 year mortgage provided she didn't violate the program terms, which included selling, transferring or further encumbering the property within the 20 year term. She took out a loan in 2000 against the property and the County was not notified. Furthermore the property had a LIS pendens filed May of 2014. Again the County was not named in the foreclosure suit, with the Certificate of Title being filed April 6, 2015.

Due to these defaults, the full amount of the \$23,194 loan is due to the County. Our office is not in a position to release this mortgage as you requested.

Thanks,

Meredith

**Meredith Reeves, Division Manager**

Neighborhood Enterprise Division

Neighborhood & Human Services Department

Escambia County

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Pensacola, FL 32502

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Hipolito Santiago

**Property Manager Specialist**

CAM Director

Florida State Trust

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