

Robert L. Tankel
Of Counsel
Leslie M. Conklin
Anne M. Malley
Jerrold Golson

Robert L. Tankel, P.A.
Attorney at Law
1022 Main Street, Suite D
Dunedin, FL 34698
www.condocollections.com

Voice: 727/239-0296
Fax: 727/736-2305
Email: kathy@condocollections.com

December 21, 2010

BY CERTIFIED MAIL
RETURN RECEIPT REQUESTED
COPY SENT BY REGULAR US MAIL

Re: Spanish Oaks Owners Association, Inc.
95220 Twin Oaks Lane, Fernandina Beach, Florida 32034

Please be advised that this office represents Spanish Oaks Owners Association, Inc. We have been authorized to make demand on you for unpaid assessments pursuant to 720.3085 F.S. A lien and subsequent foreclosure may be authorized by the association and commenced unless the following amounts are paid in full within forty-five (45) days from the date of this letter. Any payment received by the association and accepted shall be applied first to any interest accrued, then to any administrative late fee, then to any costs and reasonable attorney's fees incurred in collection, and then to the delinquent assessment. This paragraph applies notwithstanding any restrictive endorsement, designation, or instruction placed on or accompanying a payment.

Annual Assessments - 2/10	\$ 204.75
Interest	\$ 30.91
Late Fees	\$ 25.00
Certified and/or registered mail and deed search	\$ 25.00
Attorneys Fees	\$ 150.00
TOTAL OUTSTANDING	\$ 435.66

NOTICE UNDER 15 U.S.C. SECT 1601 FAIR DEBT COLLECTION PRACTICES ACT

The amount of the debt is stated above. The amount of the debt contained in this letter is believed to be due and owing by the debtor(s) who in this instance is/are the present owner(s) of the said real property. The Association is the creditor to whom the debt is owed. The debt described herein will be assumed to be valid unless, within thirty days after receipt of this correspondence, you dispute the validity of the amounts due or any portion thereof. If you notify Robert L. Tankel within the thirty day period that the amounts due or any portion thereof is disputed, Robert L. Tankel will obtain verification of the amount due, and verification will be mailed to you by this office. **THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.** If you dispute the amount due, we would appreciate you submitting any documentation or evidence that you have in support of your contention that the amounts due are not correct. Any assessments, costs or fees that may come due in the interim must be paid as well. Should further legal action become necessary in this matter, you will be held responsible for any further attorney's fees and costs incurred, in addition to those set forth above.

Please make your check payable to Robert L. Tankel Trust and mail to Robert L. Tankel, P.A., 1022 Main St., Suite D, Dunedin, FL 34698-5333. If you do not understand your legal rights, I urge you to contact an attorney who is a member of the Florida Bar.

Very Truly Yours,
ROBERT L. TANKEL, P.A.


for : Robert L. Tankel, Esq.

RLT/mm

If you are or have been in bankruptcy or the bankruptcy has been discharged, this is not an attempt to collect a debt from you personally; this is sent to you as owner of the property; the demand and remedy is in rem only.