



Shawn Martin &lt;sem2000s@gmail.com&gt;

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**RE: Subject: Omega Villas \$4.6 Million Loan --- Construction Scope Concerns – Request for Review**

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Popular Net &lt;popularnet@popular.com&gt;

Mon, Jun 2, 2025 at 11:52 AM

To: "sem2000s@gmail.com" &lt;sem2000s@gmail.com&gt;

Dear Customer,

Thank you for your recent inquiry and for visiting [www.popularbank.com](http://www.popularbank.com).

Protecting your financial information is a top priority at Popular. To properly respond to your inquiry, we must first verify your identity and request additional information about your account. For your protection, we cannot request this information via regular email.

Since this is a public email address, we are not able to see information for individual accounts or applications.

You may contact the Popular Association Team at (800) 531-3573  
Business hours: Monday through Friday 9:00am to 5:00pm (EST)

For loans related inquiries for Popular Association Banking accounts, please contact:

Phone number: (800) 233-7164  
Business hours: Monday through Friday 9:00am to 5:00pm (EST)

Loan servicing e-mail: [PABLoanSupport@popular.com](mailto:PABLoanSupport@popular.com)  
Deposit accounts e-mail: [PBCondodepositops@popular.com](mailto:PBCondodepositops@popular.com)  
Lockbox related inquiries: [PBCondoLockbox@popular.com](mailto:PBCondoLockbox@popular.com)

If you have any additional questions or concerns, please e-mail us, or contact our Customer Care Center at 1-800-377-0800. Our business hours are:  
Monday through Friday  
7:30 a.m. to 12:00 midnight EST

Saturday and Sunday  
9:00 a.m. to 6:00 p.m. EST

For our Loans Department, please call 1-888-500-2612. Our business hours are  
Monday through Friday  
7:30 a.m. to 9:00 p.m. EST.

New Loan applications only:  
Monday through Friday

7:30 a.m. to 12:00 midnight EST

Thank you for choosing Popular. It's always a pleasure to assist you!

Regards,

Alexandra  
Popular Online Banking  
Customer Care Specialist



----- Original Message -----

**From:** Shawn Martin [sem2000s@gmail.com]

**Sent:** 5/24/2025 5:18 PM

**To:** popularnet@popular.com

**Subject:** Subject: Omega Villas \$4.6 Million Loan --- Construction Scope Concerns – Request for Review

You don't often get email from sem2000s@gmail.com. [Learn why this is important](#)

[CAUTION: External Email]

Dear Banco Popular Construction Lending Team,

My name is **Shawn Martin**, and I am both a unit owner and an elected Board Member at **Omega Villas Condominium Association**, a community currently undergoing a major exterior construction project funded in part by your institution through a **\$4.6 million loan**.

I am reaching out in good faith to bring to your attention several significant concerns regarding **potential discrepancies between the funded project scope and the actual work being executed on-site**. Specifically:

- **Structural wall modifications** appear to have occurred that were not part of the originally approved contract (e.g., installation of both vertical and horizontal furring strips).
- **Removal of original insulation** has been observed and not replaced in several buildings—raising possible building code, energy efficiency, and long-term resale impact issues.
- **Permitting records appear inconsistent or incomplete** for these changes, and no revised scope appears to have been publicly disclosed to owners or reflected in permit tracking systems.

These issues, if unaddressed, may have **material implications for loan collateral value, permitting compliance, and project eligibility**—particularly as owners are now facing downstream financial burdens such as interior wall water intrusions, window replacement and increased HVAC stress.

Documented evidence of these structural deviations, insulation removals, and associated permitting concerns—including photo and video material—is available for your review at:

👉 <https://hoajusticenow.com/omega-villas-condo-association/>

👉 <https://hoajusticenow.com/home/%e2%9d%84%ef%b8%8f-insulation-removal-hvac-impact-%e2%86%92/>

- 👉 <https://hoajusticenow.com/unapproved-unexplained-unaffordable/>
- 👉 <https://hoajusticenow.com/exhibit-t-unauthorized-furring-strips-missing-insulation-at-omega-villas/>
- 👉 <https://hoajusticenow.com/exhibit-t2-structural-drainage-flaw-strategic-implications/>

In addition, the **City of Plantation has levied over \$740,000 in fines against Phase 2**—and more than \$1 million in total fines across all subdivisions. Notably, **Phase 2 is where most structural modifications and insulation removals have occurred**. These fines stem from historic permitting and licensing violations (2007–2010) and may have created pressure on the Association to fast-track or modify construction scope—possibly without full lender or owner disclosure (possible material alteration to owners breach).

It is also worth noting that the law firm **Frank Weinberg & Black** represented the Association during prior negotiations with the City of Plantation between approximately **2009 and 2010**, regarding legacy code violations. According to City records, **the vast majority of fines were assigned to Phase 2**, despite **similar violations in Phases 1 and 4**, and **documented unpermitted electrical work in Phase 3** that did not appear in the final fine allocation. This raises concern that **legal and financial liabilities may have been unevenly distributed**, possibly obscuring the true scope of noncompliance and contributing to a distorted narrative of construction urgency.

Relevant documentation and citations are available at:

- 👉 <https://hoajusticenow.com/exhibit-v-citation-and-enforcement-history-2007-2025/>
- 👉 <https://hoajusticenow.com/exhibit-bb-legal-spend-recall-suppression-2011/>

As the construction lender, you may wish to request clarification from the Association or initiate an independent scope audit to ensure that loan funds are being applied in alignment with the originally approved contract terms, disclosures, and project intent.

Please confirm receipt of this correspondence. I am available to provide further documentation or discuss this matter if appropriate.

Respectfully,  
**Shawn Martin, MBA**  
Elected Board Member & Whistleblower  
Omega Villas Condominium Association

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