



Shawn Martin <sem2000s@gmail.com>

RE: Subject: Watchdog Email #7 – Omega Villas: Chase Oversight, Unauthorized Scope Fallout & \$2M Fines

1 message

Popular Net <popularnet@popular.com>
To: "sem2000s@gmail.com" <sem2000s@gmail.com>

Thu, Jul 3, 2025 at 1:51 PM

Dear Customer,

Thank you for your recent inquiry and for visiting 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
Deposit accounts e-mail: PBCondodepositops@popular.com
Lockbox related inquiries: PBCondoLockbox@popular.comIf 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 ESTSaturday and Sunday
9:00 a.m. to 6:00 p.m. ESTFor 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: 7/1/2025 6:24 PM

To: newstips@cbsnews.com; investorrelations@rocketcompanies.com; news.tips@abc.com; press@whistlebloweraid.org; fraud_help@usbank.com; crt@usdoj.gov; grassroots@commoncause.org; tips@publicintegrity.org; usafls.citizens@usdoj.gov; info@bettergov.org; mediarelations@onitygroup.com; christine.hunschofsky@myfloridahouse.gov; investorrelations@citi.com; ia@psd.plantation.org; miranda.caruso@bofa.com; reporters@miamiherald.com; compliance@mrcooper.com; chip.lamarca@myfloridahouse.gov; newstips@sunsentinel.com; tips@theappeal.org; compliance@firstam.com; communications@newrez.com; matthew.collier@myfloridalicense.com; pbcondolockbox@popular.com; compliance@nationalmi.com; melanie.griffin@myfloridalicense.com; info@whistleblower.org; legal@figure.com; lisa.dunkley@myfloridahouse.gov; connie.fossi@nbcuni.com; patrick@pk80.com; tips@cnn.com; legal@caliberhomeloans.com; media@truist.com; investorrelations@morganstanley.com; daryl.campbell@myfloridahouse.gov; press.office@theguardian.com; naomi.seligman@valuesunited.org; compliance@freedommortgage.com; boyd.jim.web@flsenate.gov; askus@sa17.state.fl.us; oig.doj@usdoj.gov; action@aclu.org; polisky.tina@flsenate.gov; askcityhall@plantation.org; info@flcga.org; contact@consumerwatchdog.org; press@myfloridalegal.com; info@whistleblowersofamerica.org; info@floridabulldog.org; compliance@essent.us; carolina.amesty@myfloridahouse.gov; reportfraud@wellsfargo.com; popularnet@popular.com; legal@pnmac.com; sharief.barbara.web@flsenate.gov; stewart.linda.web@flsenate.gov; joel.rudman@myfloridahouse.gov; rodriguez.anamaria.web@flsenate.gov; richard.otway@myfloridalicense.com; pabloansupport@popular.com; district32osgood@flsenate.gov; public.integrity@usdoj.gov; msnbctvinfo@nbcuni.com; calatayud.alexis.web@flsenate.gov; tips@levernews.com; info@openthegovernment.org; investorrelations@jpmchase.com; info@pogo.org; sfearon@archgroup.com; inspectorgeneral@eog.myflorida.com; fraud_reporting@freddiemac.com; wdorr@psd.plantation.org; pbcondodepositops@popular.com; citizenservices@myfloridalegal.com; dianna_higgins@mgic.com; customerexperience@wltic.com; txhoareform@gmail.com; osgood.rosalind.web@flsenate.gov; jpmmhhelp@jpmorgan.com; bradley.jennifer.web@flsenate.gov; daniel.perez@myfloridahouse.gov; dbpr.generalcounsel@myfloridalicense.com; oag.civilrights@myfloridalegal.com; legal@radian.com; legal@rushmorelm.com; investigates@cbsnews.com; mediarelations@stewart.com; marie.woodson@myfloridahouse.gov; info@freedom.press; pizzo.jason@flsenate.gov; wyman.duggan@myfloridahouse.gov; juan.porras@myfloridahouse.gov; info@thesignalsnetwork.org; viewermail@newshour.org; acap@floridabar.org; sao17@sao17.state.fl.us; tiffany.esposito@myfloridahouse.gov; info@whistleblowers.org; media.relations@pnc.com; jennifer.canady@myfloridahouse.gov; compliance@loandepot.com; cnn.tips@cnn.com; oig@myfloridalicense.com; corporatelegal@oldrepublictitle.com; jones.shevrin.web@flsenate.gov

Subject: Subject: Watchdog Email #7 – Omega Villas: Chase Oversight, Unauthorized Scope Fallout & \$2M Fines _____

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 **Subject:**  **Watchdog Email #7 – Omega Villas: Chase Oversight, Unauthorized Scope Fallout & \$2M Fines**

Dear Banco Popular, Chase, LoanDepot, DOJ, DBPR, State & City Officials, and Media Contacts,

I'm writing to provide a critical escalation on the Omega Villas case. We now have live video admissions, formal legal defenses attempting to justify unauthorized construction, explicit regulatory oversights, and updated fine totals that jeopardize lender collateral and owner equity.

Updated Financial Exposure

As of June 30, 2025, fines tied to unlicensed contractors, improper construction, and code violations total:

- **Phase 2: \$873,200 (projected to exceed \$1.8M by 2027)**
- Phases 1, 3, 4 combined: ~\$266,700

✦ **Phase 2 now carries 75%+ of all fines, despite documented violations across all phases since 2007.**

Florida Sunbiz.org Omega Villas Condo Association, Inc. Records confirm Patty and Blaire have been principal Board officers from 2006 to present, with Norma & Ken Akers through 2016, guiding decisions that caused these long-standing exposures.

New Legal & Regulatory Developments

- ✓ June 25: Association counsel Rhonda Hollander issued a letter framing the furring strips, plywood additions, and lack of owner votes as inherent to the original NOA. This appears designed to preempt deeper scrutiny by lenders, insurers, and federal reviewers.
- ✓ June 30: DBPR confirmed it has no record of a formal cancellation notice for the March 2025 election, undermining the Board's legal standing to approve major contracts or new financial obligations.
- ✓ Board continues foreclosure processes without documented FS 718 votes, creating serious governance gaps that threaten future lien challenges.

Live Video Evidence – June 26 Construction Meeting

New clips capture:

- Board & contractors reviewing photos of the unauthorized furring strips, tying them to forced window replacements. [Link](#)
- Engineers pushing costly new windows & A/C adjustments — fallout from expanded walls — while I cited the Chase open case file on record. [Link](#)
- The Engineers outline the detailed survey conducted on all units to inventory electrical outlets, light fixtures, plumbing lines, cable boxes, A/C units, and meter panels — all of which must be disconnected, moved, or modified by separate contractors (HVAC, electricians, plumbers) before new façades can be installed. [Link](#)
- Disputes over unfinished patio ceilings, scope changes, and attempts to access owner backyards without formal consent. [Link](#)
- Confronted CAM referencing the Chase letter, proving full knowledge of lender oversight. [Link](#)
- **Patty leveraging the City of Plantation Police Department (COP PD) to silence owners or chill dissent**, adding a public safety & intimidation angle that banks, insurers, regulators, and journalists take very seriously. [Link](#)

*This also expands the issue beyond just financial mismanagement — it becomes a **potential abuse of local authority to protect Board misconduct.***

 All video clips are now archived at www.hoajusticenow.com for independent bank, insurer, regulator, and media review.

Banks & Oversight

- Chase: **Active Case #CIBCS1428745**
- LoanDepot: Confirmed review underway
- Banco Popular: Offered opportunity to lead as pilot recovery partner, implementing independent engineering controls, procurement discipline, and owner protections.

Documented Unauthorized Scope Changes

As previously submitted to Glantz Law on May 12, 2025, the Association and its contractor (Austro) undertook:

- Installation of furring strips against masonry/concrete walls, despite these not being part of the approved \$4.85M contract scope, and not required under any original engineering.
- Removal of original roof insulation without replacement, violating Florida Building Code and directly impacting thermal and insurance compliance.

✦ These alterations were not:

- Approved by membership vote,
- Included in the Austro contract language, or

- Authorized by owners in any documented form.

🔗 See supporting attachments already provided to legal counsel, including Exhibit T v2 and Exhibit T2, which document these unauthorized physical modifications.

Advisory

Given these facts, owners are strongly advised not to pay for additional windows, doors, or drywall repairs until banks, insurers, and federal reviews conclude.

Supporting Materials Links

- [Hollander Legal Letter \(PDF\)](#) & [Attachment \(PDF\)](#)
- [Glantz Law Letter on Behalf of Shawn Martin \(PDF\)](#)
- [July 1 Contractor Exchange \(PDF\)](#)
- [DBPR Inquiry Email on 2025 Annual BOD Election \(PDF\)](#)
- Historical Contract Documents (showing no authorization for furring strips or plywood additions; updated scopes for upcoming electrical, plumbing, and HVAC changes have not been provided to owners or banks yet)
 - o <https://hoajusticenow.com/unapproved-unexplained-unaffordable/>
 - o <https://hoajusticenow.com/home/%e2%9d%84%ef%b8%8f-insulation-removal-hvac-impact-%e2%86%92/>
 - o <https://hoajusticenow.com/wp-content/uploads/2025/07/SFL-VJX-QCJ-Response-Received-OP-6-30-25-2.pdf> (PDF)
 - o Exhibit T v2, and
 - o Exhibit T2
- [Exhibit V – Citation History](#)
- [Exhibit AA3 – Foreclosure Pattern](#)
- [Exhibit L – DBPR & State Failures](#)

Sincerely,

Shawn Martin, MBA

Board Member, Omega Villas Condominium Association
Whistleblower & Compliance Strategist

 www.hoajusticenow.com

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