

Return to: (enclose self-addressed stamped envelope)

Name

Address

This instrument Prepared by:

KAY L. RODDENBERRY

Address:

CRYSTAL RIVER TITLE COMPANY, INC.

P. O. BOX 1167

INVERNESS, FLORIDA 32651-1167

Received \$ 80.00 For

Class "C" Intangible Tax

Betty Striffler, Clerk

For Citrus County, Fl.

SPACE ABOVE THIS LINE FOR RECORDING DATA

AGREEMENT FOR DEED

RAMCO FORM 23

STATUTE
DOCUMENT NO.
BOOK OF RECORDS
PAGE NO.

FLORIDA
DEED
BOOK NO.
PAGE NO.

BK0957PG1018

VERIFIED BY:

92 OCT 27 AM 9 46

FILED & RECORDED
CITRUS COUNTY, FLORIDA
BETTY STRIFFLER, CLERK

737522

By:

Richard E. Pilny This Agreement, Made this

22nd

day of

October

in the year of our Lord, one thousand nine hundred and ninety-two

Between

RICHARD E. PILNY

PO BOX 811

Inverness FL 34451

part y of the first part, and

PAM NEVERA

1010 S Bel Air Dr.

Inverness FL 34450

part y of the second part,

Witnesseth,

That if the said part y of the second part shall first make the payments and perform the covenants hereinafter mentioned on her part to be made and performed, the said part y of the first part hereby covenants and agrees to convey and assure to the said part y of the second part, her heirs, executors, administrators or assigns, in fee simple, clear of all incumbrances whatever, by a good and sufficient deed, the lot or parcel of land, situated in the County of Citrus, State of Florida known and described as follows, to-wit:

SEE REVERSE SIDE FOR NON HOMESTEAD CLAUSE..

SUBJECT TO easements, covenants and restrictions of record.

Lots 35 and 36, BLOCK "A", BEL AIR, according to the plat thereof recorded in plat Book 3, page 113, public records of Citrus County, Florida.

and the said part of the second part hereby covenant and agree to pay to the said part y of the first part the sum of FIFTY THOUSAND AND NO/100***** Dollars, in the manner following TEN THOUSAND DOLLARS DOWN PAYMENT, receipt of which is hereby acknowledged; the balance of FORTY THOUSAND AND NO/100 (\$40,000.00) to be paid in accordance with the note attached hereto and made a part hereof, per centum per annum, payable

annually on the whole sum remaining from time to time unpaid; and to pay all taxes, assessments or impositions that may be legally levied or imposed upon said land subsequent to the year ONE THOUSAND NINE HUNDRED NINETY TWO, and to keep the buildings upon said premises insured in some company satisfactory to the part y of the first part, and payable for the parties, respectively as their interests may appear, in a sum not less than

HIGHEST INSURABLE VALUE

Dollars

during the term of this agreement. And in case of failure of the said part y of the second part to make any of the payments or any part thereof, or to perform any of the covenants on her part hereby made and entered into, this contract shall, at the option of the part y of the first part, be forfeited and terminated, and the part y of the second part shall forfeit all payments made by her on this contract; and such payments shall be retained by the said part of the first part in full satisfaction and liquidation of all damages by him sustained, and the said part y of the first part shall have the right to re-enter and take possession of the premises aforesaid without being liable to any action therefor.

It Is Mutually Agreed, by and between the parties hereto, that the time of each payment shall be an essential part of this contract, and that all covenants and agreements herein contained shall extend to and be obligatory upon the heirs, executors, administrators and assigns of the respective parties.

In Witness Whereof, The parties to these presents have hereunto set their hands and seals the day and year first above written.

Signed, Sealed and Delivered in Presence of:

Ann Gibbs
Ann Gibbs

Kay L. Roddenberry
Kay L. Roddenberry

Richard E. Pilny
RICHARD E. PILNY
PO BOX 811
Inverness FL 34451

Pam Nevera
PAM NEVERA
1010 S Bel Air Dr
Inverness FL 34450

re-record to show witness signature:

State of Florida,
County of CITRUS

BK0957PG1019

I Hereby Certify that on this day, before me, an officer duly authorized in the State aforesaid and in the County aforesaid to take acknowledgments, personally appeared

PAM NEVERA AND RICHARD E. PILNY
WHO IS PERSONALLY KNOWN TO ME (As to Richard)
WHO PRODUCED ~~PERSONALLY KNOWN TO ME~~ FOR IDENTIFICATION (as to Pam)
to me known to be the person described in and who executed the foregoing instrument and
acknowledged before me that they executed the same and did not take an oath.

Witness my hand and official seal in the County and State last aforesaid this 22ND
day of October, A. D. 1992

Kay L. Roddenberry

FLOOD HAZARD WARNING

THIS PROPERTY MAY BE SUBJECT TO
FLOODING. YOU SHOULD CONTACT LOCAL
BUILDING AND ZONING OFFICIALS AND OBTAIN
THE LATEST INFORMATION REGARDING FLOOD
ELEVATIONS AND RESTRICTIONS ON
DEVELOPMENT BEFORE MAKING PLANS FOR
THE USE OF THIS PROPERTY.



KAY L. RODDENBERRY
MY COMMISSION # 00715716 EXPIRES
JANUARY 31, 1995
BONDED THRU TROY FARM INSURANCE, INC.

GRANTOR warrants and certifies that the herein described land does not
constitute the homestead of the Grantor as defined by the constitution
of the State of Florida.

73886
738867
FILED
CITRUS COUNTY
CLERK
22 NOV 6 AM 11 26
RECEIVED BY:

the principal sum of FORTY THOUSAND AND NO CENTS (\$40,000.00) with interest from date at the rate of 8.125% per annum on the unpaid principal sum and interest thereon. The said principal and interest shall be payable in lawful money of the United States of America at 4030X-811
LAUREL, FL 34444 or at such place as may hereafter be designated by written notice from the holder to the maker hereof, on the date and in the manner following:

*payable at an adjustable rate beginning 8.125% as per the existing rate and
terms of a first Mortgage with Barnett Bank. If said rate should increase
or decrease during the term of this agreement, so shall the note terms
of this agreement. Purchaser is to pay the same amount of payment on this
note as the existing mortgage payment being \$290.78 currently. The first
such installment being due and payable on the 15TH day of November,
1992 and a like installment on the same day of each calendar month thereafter.

A \$20.00 late fee will be due if payment is 7 days late.

MAKER may prepay in whole or in part at any time without penalty.

Whatever the last payment and interest rate is on the Current Mortgage
with Barnett Bank; that payment will remain in effect for the balance
of the term of this Agreement.

THIS NOTE IS NOT ASSUMABLE AND IS DUE UPON THE SALE OF PROPERTY.

Purchasers to secure new Homeowners Insurance coverage and/or maintain
the same coverage as is currently on said property; and keep all premiums
paid in full. Sellers are to be named as second Loss Payee after Barnett
Bank.

NOTE: At the end of 5 (five) years purchaser will make application**
for a new note with interest at the rate of 8.125% per annum, made by the lender herein in favor of the said
payee, and shall be construed and collected according to the laws of the State of Florida. The terms of said mortgage are by this reference
made a part hereof.

If default be made in the payment of any of the sums or interest mentioned herein or in said mortgage, or in the performance of
any of the agreements contained herein or in said mortgage, then the entire principal sum and accrued interest shall at the option of the
holder herein become at once due and collectible without notice, time being of the essence; and said principal sum and accrued interest
shall bear interest from such time until paid at the highest rate allowable under the laws of the State of Florida. Failure to exercise
this option shall not constitute a waiver of the right to exercise the same in the event of any subsequent default.

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

Wherever used herein the terms "holder", "maker" and "payee" shall be construed in the singular or plural as the context may
require or admit.

Maker's Address

** for mortgage and if approved
for loan will prepay the balance
of above note.

Pam Nevera (REAL)

PAM NEVERA (REAL)

(REAL)

(REAL)