STUDIES FOR

BK0957PG1019

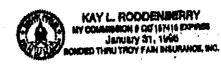
I Hereby Certify that on this day, before me, an afficer duly authorized in the State aforesaid and in the County aforesaid to take acknowledgments, personally appeared

PAM NEVERA AND RICHARD E. PILNY
WHO IS PERSONALLY KNOWN TO ME (As to Richard)
WHO PRODUCED (Described in lind who executed the foregoing instrument and acknowledged before me that they executed the same and did not take an oath.

Wilness my hand and official real in the County and State last aforesaid this 22 was day of October , A. D. 19 92

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 IF: EVATIONS AND RESTRICTIONS ON DEVELOPMENT BEFORE MAKING PLANS FOR THE USE OF THIS PROPERTY.



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 Glorida.

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the principal sent of Office Williams and the rate of a g. 125per sent per amount of the factors.

The said polacipal and interest shall be payable in learned mesery of the United States of America at COCK BI LANGENESS, F1 3444 or at such place are may hereafter be designated by written notice from the holder to the maker hereof, on the date and in the meaner following:

*payable at an adjustable rate beginning 8.125% as per the existing rate and terms of a first Mortgage with Barnett Bank. If each 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 \$290.7% ourrently. The first, such installment being due and payable on the 10.7% day of A outsets.

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

HAKER 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 Darnett Bank; that payment will remain in effect for the balance of the term of this Agreement.

THES 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 Payes after Barnett Bank.

HARK. At the end of 5 (five) years purchaners will make applications a personal line seem of the seed of the seed parts and shall be construed and entered by a markedle on real lates, or you did be proved, made by the pecter because fewer of the seed parts, and shall be construed and entered according to the laws of the State of Florida. The terms of said managing are by the reference made a next because.

If default be made in the payment of any of the sume or interest mentioned betwin or in said mentange, or in the pariormance of the Agraemance continued barries on in the said mentange, then the coaling principal sum and accuracy interest and it is a spice of the between at once deep and coalingthing without nextee, then belong of the coarcest and not be pariety or man and accuracy interests and the said and the said

Early person Rable become whether maker we andersor, beighy walves presentagent, present, notice, antice of protost and notice of dishance and agrees to pay all cook, including a reconnable attenties to, whether soil he brought or not, if, after naturity of this note or distant hereonder, or under not muricage, council shall be unplayed by collect this note or to protoct the somethy of said muricage.

Whenever used herein the terms "halder", "maker" and "paper" shall be countred in the singular or plants as the content can require or admit.

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

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