

This Instrument Prepared By:
William J. "Skip" Hudson, President
Land Title Insurance
of Citrus County, Inc.
P.O. Box 2049 - Homosassa Springs, FL 34447
621 W. Ft. Island Trail - Suite E - Crystal River, FL 34429
In Connection With The Issuance of a
Title Insurance Policy.

FILED & RECORDED
CITRUS COUNTY, FLORIDA
BETTY STRIFLER, CLERK

802020

VERIFIED BY:
[Signature]
D.C.

'94 MAR 3 AM 10 24

Property Appraisers Parcel Identification (Folio) Number(s):
R3519S17E 00J0 0050 & 0055 etc

SPACE ABOVE THIS LINE FOR PROCESSING DATA

SPACE ABOVE THIS LINE FOR RECORDING DATA

This Indenture, Made this 1st day of March, A.D. 1994

Between
Michael Hallal and Deborah Hallal, his wife,

called the Mortgagor s, and John A. Cocking and Karen A. Cocking, his wife, called the Mortgagee s,

Witnesseth, that the said Mortgagor s, for and in consideration of the sum of
Seventy Five Thousand Dollars & No/100

Dollars
to themselves in hand paid by the said Mortgagee s, the receipt whereof is hereby acknowledged,
have granted, bargained and sold to the said Mortgagee s, their heirs and assigns forever, the
following described land, situate, lying and being in the County of Citrus

State of Florida, to-wit:

See Schedule "A" attached hereto and by this reference made a part
hereof.

This Mortgage is not assumable.

Received \$ 150.- For
Class "C" Intangible Tax
Betty Strifler, Clerk
For Citrus County, Fl.

By: *[Signature]* D.C.

and the said Mortgagor s do hereby fully warrant the title to said land, and will defend the same against the lawful
claims of all persons whomsoever.

Provided Always, That if said Mortgagor s, their heirs, legal representatives or assigns, shall pay to the said Mortgagee s, their legal representatives or assigns, a certain promissory note, a copy of which is on the reverse side hereof, and shall perform and comply with each and every stipulation, agreement and covenant of said note and of this Mortgage, then this Mortgage and the estate hereby created shall be void, otherwise the same shall remain in full force and virtue. And the said Mortgagor s covenant to pay the interest and principal promptly when due; to pay the taxes and assessments on said property; to carry insurance against fire on the building on said land for not less than \$ insured value, approved by the Mortgagees, with standard mortgage loss clause payable to Mortgagee s, the policy to be held by the Mortgagee s, to keep the building on said land in proper repair, and to waive the homestead exemption.

Should any of the above covenants be broken, then said note and all moneys secured hereby shall, without demand, if the Mortgagees, their legal representatives or assigns, so elect, at once become due and payable and the mortgage be foreclosed, and all costs and expenses of collection of said moneys with or without suit, including a reasonable fee for the Mortgagee attorney, shall be paid by the Mortgagor s, and the same are hereby secured.

In Witness Whereof, The said Mortgagors hereunto set their hands and seal s the day and year first above written.

Signed, sealed and delivered in the presence of:

[Signature]
Signature

[Signature]
Printed Signature

[Signature]
Signature

SHARPT JUSTICE
Printed Signature

Signature

Printed Signature

Signature

Printed Signature

[Signature] (L.S.)
Signature
Michael Hallal

Printed Signature
1857 Oak Way Drive
Post Office Address
Hudson, Fl 34667

[Signature] (L.S.)
Signature
Deborah Hallal

Printed Signature
1857 Oak Way Drive
Post Office Address
Hudson, Fl 34667

Rec 15
55 2624
IT 130

LAND TITLE FILE NO. LTHS 18348

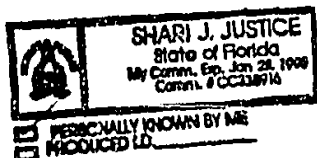
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BK 1022 PG 1875

STATE OF Florida) I hereby Certify that on this day, before me, an officer duly authorized
COUNTY OF Citrus) to administer oaths and take acknowledgements, personally appeared
Michael Hallal and Deborah Hallal, his wife,

known to me to be the persons described in and who executed the foregoing instrument, who acknowledged before me that they executed the same, that I relied upon the following forms of identification of the above-named persons :
and that an oath was not taken.

NOTARY RUBBER STAMP SEAL



Witness my hand and official seal in the County and State last aforesaid this 1st day of March A.D. 1994

Notary Signature

Printed Notary Signature

File No.: LT-HS-18348

MORTGAGE NOTE

\$ 75,000.00

March 1, 19 94

For value received, the undersigned jointly and severally, promise to pay to the order of John A. Cocking and Karen A. Cocking, his wife,

the principal sum of Seventy Five Thousand Dollars & No/100 Dollars (\$ 75,000.00) with interest thereon at the rate of 10 per centum per annum from date until maturity, said interest being payable as set forth below, both principal and interest being payable in lawful money of the United States of America at

P.O. Box 448
Homosassa Springs, FL 34447-0448

or at such other address as the holder from time to time may specify by written notice to the maker, said principal and interest to be paid on the date and in the manner following:

In equal monthly installments of \$805.96 commencing on April 1, 1994 and continuing on the same day of each month thereafter until the principal sum of \$75,000.00 and the interest accrued thereon has been paid. Said installment when so paid shall be applied first to the interest then accrued and the balance thereof to the reduction of the principal hereof.

Privilege is reserved to prepay, at any time, all or any parts of indebtedness due hereunder without premium or fee.

This note is to be construed and enforced according to the laws of the State of Florida, and is secured by mortgage on real estate of even date herewith.

If default be made in the payment of any of said sums or interest or in the performance of any agreements contained herein or in the said mortgage, and if such default is not made good within 30 days, then, at the option of the holder of the same, the principal sum then remaining unpaid with accrued interest shall immediately become due and collectible without notice, time being the essence of this contract, and said principal sum and said accrued interest shall both bear interest at the maximum rate per annum allowed by law, from such time until paid.

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

Documentary Tax has been paid and proper stamps have been affixed to the Mortgage.

/S/ Michael Hallal (Seal)
Michael Hallal

/S/ Deborah Hallal (Seal)
Deborah Hallal

Maker's Address
18537
Oakway Dr.
Hudson, FL 34667

(Seal)

(Seal)

BK 1022 PG 1875

Schedule A

Land in Section 35, Township 19 South, Range 17 East, lying in Gulf Highway Land, Unit No. 2, and being more particularly described as follows:

Commence at the NE Corner of Lot 5, Block J, Gulf Highway Land Unit No. 2, as recorded in Plat Book 4, pages 36 and 37, public records of Citrus County, Florida, thence S 0° 28' 56" E along the East line of said Lot 5 a distance of 179.76 feet to the Point of Beginning, thence continue S 0° 28' 56" E along said East line a distance of 133.70 feet to the SE corner of said Lot 5, thence S 88° 32' 47" W along the South line of said Lot 5 a distance of 325.78 feet to the SW corner of said Lot 5, thence N 0° 32' 40" W along the West line of said Lot 5 a distance of 133.70 feet, thence N 88° 32' 47" E parallel to said South line a distance of 325.93 feet to the Point of Beginning. Subject to a 20 foot wide easement along the West boundary and Subject to a 20 foot wide easement along the East boundary thereof for road right of way.

AND

Commence at the NE corner of the SW 1/4 of Section 35, Township 19 South, Range 17 East, thence S 88° 59' 22" W along the North line of said SW 1/4 a distance of 124.39 feet to the Southwesterly right of way line of U.S. Highway 19, thence S 46° 15' 00" E along said right of way line 520 feet, thence S 43° 45' 00" W 356.39 feet to the SE corner of Lot 21, Gulf Highway Land, Unit 3, according to the map or plat thereof as recorded in Plat Book 4, page 54, public records of Citrus County, Florida, thence S 00° 28' 56" E along the Westerly boundary of Lots 24, 25 and 28 a distance of 709.54 feet to the SW corner of said Lot 28, said SW corner being the Point of Beginning, thence continue S 00° 28' 56" E 163.46 feet, thence S 79° 36' 43" W 319.28 feet, thence S 03° 55' 23" W a distance of 150.63 feet, thence S 88° 37' 12" W along the North line of Lots 3 and 4, Block J, a distance of 652.26 feet to the SE corner of Lot 16 of aforementioned Gulf Highway Land Unit 3, thence along the East line of said Lot 16, N 00° 40' 09" W a distance of 160 feet and N 16° 01' 27" E a distance of 296.22 feet to the NE corner of said Lot 16, thence S 81° 26' 58" E a distance of 552.14 feet to a point on a curve, concaved Easterly, having a central angle of 276° 22' 46" and a radius of 50 feet, thence Northeasterly along the arc of said curve 57.25 feet to a point, chord bearing and distance between said points being N 41° 21' 00" E 54.17 feet, thence continue Southeasterly along the arc of said curve 54.75 feet to the point of reverse curve, concaved Northeasterly, having a central angle of 48° 11' 23" and a radius of 25 feet, chord bearing and distance between said points being S 74° 24' 02" E 52.05 feet, thence Southeasterly along the arc of said reverse curve 21.03 feet to the P.T. of said curve, chord bearing and distance between said points being S 67° 12' 45" E 20.41 feet, thence N 88° 41' 36" E 244.46 feet to the Point of Beginning. Subject to and together with easements as described in Official Records Book 685, page 921, Official Records Book 862, page 1901, Official Records Book 890, page 1403 and Official Records Book 981, page 1761, public records of Citrus County, Florida.

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