

RECEIVED

By TKirby at 9:47 am, 10/3/25

CERTIFICATION OF TAX DEED APPLICATION

Sections 197.502 and 197.542, Florida Statutes

513
R. 07/19
Page 1 of 2**Part 1: Tax Deed Application Information**

Applicant	HMF FL E LLC TESCO CUSTODIAN PO BOX 30538 TAMPA, FL 33630-3538	Property Owner	BERRY WILLIAM F JR 183 W ALBANY LN HERNANDO, FL 34442
Property description	HAMPTON HILLS PB 12 PG 20 LOT 60	Application date	Aug 12, 2025
		Certificate #	2018 / 7558
		Date certificate issued	06/01/2018
		Account number	2284242

Part 2: Certificates Owned by Applicant and Filed with Tax Deed Application

Column 1 Certificate Number	Column 2 Date of Certificate Sale	Column 3 Face Amount of Certificate	Column 4 Interest	Column 5: Total (Column 3 + Column 4)
# 2018/7558	06/01/2018	2,484.84	124.24	2,609.08
→ Part 2: Total*				2,609.08

Part 3: Other Certificates Redeemed by Applicant (Other than County)

Column 1 Certificate Number	Column 2 Date of Other Certificate Sale	Column 3 Face Amount of Other Certificate	Column 4 Tax Collector's Fee	Column 5 Interest	Total (Column 3 + Column 4 + Column 5)
# 2020/7636	06/01/2020	2,813.12	6.25	140.66	2,960.03
# 2019/7630	06/01/2019	2,744.91	6.25	137.25	2,888.41
Part 3: Total*					5,848.44

Part 4: Tax Collector Certified Amounts (Lines 1-7)

1. Cost of all certificates in applicant's possession and other certificates redeemed by applicant (*Total of Parts 2 + 3 above)	8,457.52
2. Delinquent taxes paid by the applicant	29,469.88
3. Current taxes paid by the applicant	0.00
4. Property information report fee	250.00
5. Tax deed application fee	175.00
6. Interest accrued by tax collector under s.197.542, F.S. (see Tax Collector Instructions, page 2)	1,150.57
7. Total Paid (Lines 1-6)	39,502.97

I certify the above information is true and the tax certificates, interest, property information report fee, and tax collector's fees have been paid, and that the property information statement is attached.

Cindy Truett	Citrus County, Florida
Signature, Tax Collector or Designee	Date 3rd of October, 2025

Send this certification to the Clerk of Court by 10 days after the date signed. See Instructions on Page 2

Part 5: Clerk of Court Certified Amounts (Lines 8-15)	
8. Processing tax deed fee	129.00
9. Certified or registered mail charge	0.00
10. Advertising charge (see s.197.542, F.S.)	0.00
11. Recording fee for certificate of notice	0.00
12. Sheriff's fees	0.00
13. Interest (see Clerk of Court Instructions, page 2)	0.00
14. Total Paid (Lines 8-13)	129.00
15. Plus one-half of the assessed value of homestead property, if applicable under s. 197.502(6)(c), F.S.	
16. Statutory opening bid (total of Lines 7, 14, and 15, if applicable)	39,631.97
17. Redemption fee	6.25
18. Total amount to redeem	39,638.22
Date of sale	
Signature, Clerk of Court or Designee	

INSTRUCTIONS

Tax Collector (complete Parts 1-4)

Part 2: Certificates Owned by Applicant and Filed with Tax Deed Application

Enter the Face Amount of Certificate in Column 3 and the Interest in Column 4 for each certificate number. Add Columns 3 and 4 and enter the amount in Column 5.

Part 3: Other Certificates Redeemed by Applicant (Other than County)

Total. Add the amounts in Columns 3, 4 and 5

Part 4: Tax Collector Certified Amounts (Lines 1-7)

Line 1, enter the total of Part 2 plus the total of Part 3 above.

Total Paid, Line 7: Add the amounts of Lines 1-6

Line 6, Interest accrued by tax collector. Calculate the 1.5 percent interest accrued from the month after the date of application through the month this form is certified to the clerk. Enter the amount to be certified to the clerk on **Line 6**. The interest calculated by the tax collector stops before the interest calculated by the clerk begins. See Section 197.542, F.S., and Rule 12D-13.060(3), Florida Administrative Code.

The tax collector's interest for redemption at the time of the tax deed application is a cost of redemption, which encompasses various percentages of interest on certificates and omitted or delinquent taxes under Section 197.502, F.S. This interest is calculated before the tax collector calculates the interest in Section 197.542, F.S.

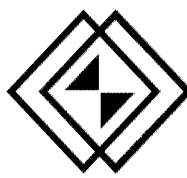
Attach certified statement of names and addresses of persons who must be notified before the sale of the property. Send this form and any required attachments to the Clerk of Court within 10 days after it is signed.

Clerk of Court (complete Part 5)

Line 13: Interest is calculated at the rate of 1.5 percent per month starting from the first day of the month after the month of certification of this form through the last day of the month in which the sale will be held. Multiply the calculated rate by the total of **Line 7**, minus **Line 6**, plus **Lines 8** through **12**. Enter the amount on **Line 13**.

Line 14: Total Paid Enter the total of Lines 8-13. Complete Lines 15-18, if applicable.

FULL LEGAL (if applicable)



TAX DEED APPLICATION COVER LETTER

Account #: 2284242

This certifies that the following persons shall be notified by the Clerk of the Circuit Court regarding this Tax Deed Application on the above property per 197.502(4), F.S., and 12D-13.060(4), F.A.C. The addresses provided are based on the attached Property Information Report and supporting documents:

Tax Deed Applicant

HMF FL E LLC
TESCO CUSTODIAN
PO BOX 30538
TAMPA, FL 33630-3538

Owner on Current Tax Roll

BERRY WILLIAM F JR
183 W ALBANY LN
HERNANDO, FL 34442

Additional Parties, Per Search

ROBERT KLINE
7360 W COPENHAGEN ST
DUNNELLON, FL 34433

Mortgage Holder

SMOKEY DOG TRUST
NO ADDRESS ON DOCUMENT

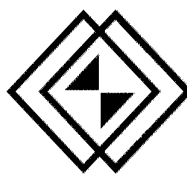
Mortgage Holder

US BANK TRUST NATIONAL ASSOCIATION AS
TRUSTEE OF THE BUNGALOW SERIES III TRUST
7114 E. STETSON DR., SUITE 250
SCOTTSDALE, AZ 85251

Mortgage Holder

CITRUS HILLS GOLF AND COUNTRY CLUB, LLC
2476 N. ESSEX AVENUE
HERNANDO, FL 34442

Lien Holder



INTERNAL REVENUE SERVICE
ADVISORY CONSOLIDATED RECEIPTS
7940 KENTUCKY DR
STOP 2850F
FLORENCE, KY 41042

Lien Holder

CYLE T. MOSES, ESQ, REGISTERED AGENT
O/B/O CITRUS HILLS GOLF AND COUNTRY CLUB,
LLC
2476 NORTH ESSEX AVENUE
HERNANDO, FL 34442

Lien Holder's Agent/Rep

CT CORPORATION SYSTEM, REGISTERED AGENT
O/B/O U.S. BANK NATIONAL ASSOCIATION
1200 SOUTH PINE ISLAND ROAD
PLANTATION, FL 33324

Mortgage Holder's
Agent/Rep

U.S. BANK NATIONAL ASSOCIATION
800 NICOLLET MALL
MINNEAPOLIS, MN 55402

Mortgage Holder's
Agent/Rep

CYLE T. MOSES, ESQ, REGISTERED AGENT
O/B/O TERRA VISTA PROPERTY OWNERS
ASSOCIATION, INC.
2476 N ESSEX AVE
HERNANDO, FL 34442

Other Party

MICHELLE'S ACCOUNTING & TAX SERVICES,
REGISTERED AGENT
O/B/O WINDWARD VILLAGE PROPERTY OWNERS
ASSOCIATION, INC.
2535 N RESTON TERR
HERNANDO, FL 34442

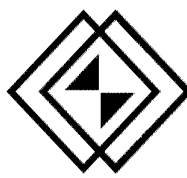
Other Party

TERRA VISTA PROPERTY OWNERS ASSOCIATION
INC
2476 N ESSEX AVE
HERNANDO, FL 34442

Other Party

WINWARD VILLAGE PROPERTY OWNERS
ASSOCIATION INC
2535 N RESTON TER
HERNANDO, FL 34442

Other Party



Integrity • Innovation

Janice A. Warren, C.F.C.

Citrus County Tax Collector

WILLIAM F BERRY JR A/K/A WILLAM F BERRY
183 W ALBANY LN
HERNANDO, FL 34442

Title Holder

Certified By:

Cindy Truett

Tax Collector or Authorized Designee

TitleExpress

A service of **Grant Street Group**

339 Sixth Ave, Suite 1400

Pittsburgh, PA 15222

Web: www.grantstreet.com

E-mail: TitleExpress@grantstreet.com

Phone: (412) 391-5555

At the request of the County Tax Collector for Citrus County, FL, a search has been made of the Public Records for the following described property:

Account #	Parcel ID	Property Address
2284242	18E18S250010 0600	183 W ALBANY LN HERNANDO 34442
Legal Description HAMPTON HILLS PB 12 PG 20 LOT 60		

Other Parcel Info

Certificate #	Assessed Value	Homestead?	Mobile Home?	Bankruptcy?
2018 - 7558	\$333,012	No	No	No

Owner of Record on Current Tax Roll

WILLIAM F BERRY JR

Billing Name & Address

183 W ALBANY LN
HERNANDO FL 34442

PROPERTY INFORMATION REPORT

This Property Information Report has been prepared in accordance with the requirements of Florida Statutes, Sections 197.502(4) and (5), and satisfies the minimum standards set forth in the Florida Administrative Code, Chapter 12D-13.061.

This report is not an opinion of title, title insurance policy, warranty of title or any other assurance as to the status of title, and shall not be used for the purpose of issuing title insurance.

Pursuant to s. 627.7843, Florida Statutes, the maximum liability of the issuer of this property information report for errors or omissions is limited to the amount paid for this report, and is further limited to the person(s) expressly identified by name as the recipient(s) of the report.

Report Date: 09/18/2025 **Search covers** **20 years** **through:** 09/16/2025

Kim Pickett
Title Examiner

General Examiner Comments:

APPARENT TITLE HOLDER

Name & Address of Record	Document	Examiner Comments
WILLIAM F. BERRY, JR. 183 W. ALBANY LANE HERNANDO FL 34442	Quit Claim Deed Bk:1677 Pg:81	
WILLIAM F. BERRY, JR. 183 ALBANY LN HERNANDO FL 34442	Quit Claim Deed Bk:2017 Pg:2035	

Related Documents (for Reference)

None found.

MORTGAGE HOLDER

Name & Address of Record	Document	Examiner Comments
US BANK TRUST NATIONAL ASSOCIATION AS TRUSTEE OF THE BUNGALOW SERIES III TRUST 7114 E. STETSON DR., SUITE 250 SCOTTSDALE AZ 85251	Assignment of Mortgage Bk:2984 Pg:1974	
U.S. BANK NATIONAL ASSOCIATION 800 NICOLLET MALL MINNEAPOLIS MN 55402	Sunbiz- MTG	
CT CORPORATION SYSTEM, REGISTERED AGENT O/B/O U.S. BANK NATIONAL ASSOCIATION 1200 SOUTH PINE ISLAND ROAD PLANTATION FL 33324	Sunbiz- MTG	
SMOKEY DOG TRUST	Modification of Deed of Trust Bk:2440 Pg:1096	This Modification and Appointment in 2440-1098 both appear to be invalid as William F. Berry, Jr. does not have the authority to remove and replace the lender under Mortgage 2017-2036. Unable to locate a valid assignment out of US Bank National Association as Trustee of The Bungalow Series III Trust into the Smokey Dog Trust and/or Robert Kline. No address found on document.

Name & Address of Record	Document	Examiner Comments
ROBERT KLINE 7360 W COPENHAGEN ST DUNNELLON FL 34433	Appointment of Superceding Successor Trustee Bk:2440 Pg:1098	

Related Documents (for Reference)

Mortgage
Bk:2017 Pg:2036

Assignment of Mortgage
Bk:2357 Pg:1522

Notice of Lender's Default
Bk:2440 Pg:1093

Assignment of Mortgage
Bk:2508 Pg:2357

Assignment of Mortgage
Bk:2798 Pg:303

Assignment of Mortgage
Bk:2798 Pg:304

LIEN HOLDER

Name & Address of Record	Document	Examiner Comments
INTERNAL REVENUE SERVICE ADVISORY CONSOLIDATED RECEIPTS 7940 KENTUCKY DR STOP 2850F FLORENCE KY 41042	Lien Bk:3015 Pg:2086	
CITRUS HILLS GOLF AND COUNTRY CLUB, LLC 2476 N. ESSEX AVENUE HERNANDO FL 34442	Lien Bk:3215 Pg:1001	
	Lien Bk:3502 Pg:2129	
	Lien Bk:3593 Pg:1050	
CYLE T. MOSES, ESQ, REGISTERED AGENT O/B/O CITRUS HILLS GOLF AND COUNTRY CLUB, LLC 2476 NORTH ESSEX AVENUE HERNANDO FL 34442	Sunbiz- Recreation	

Related Documents (for Reference)

None found.

OTHER PARTIES

Name & Address of Record	Document	Examiner Comments
MICHELLE'S ACCOUNTING & TAX SERVICES, REGISTERED AGENT O/B/O WINDWARD VILLAGE PROPERTY OWNERS ASSOCIATION, INC. 2535 N RESTON TERR HERNANDO FL 34442	Sunbiz - HOA	
CYLE T. MOSES, ESQ, REGISTERED AGENT O/B/O TERRA VISTA PROPERTY OWNERS ASSOCIATION, INC. 2476 N ESSEX AVE HERNANDO FL 34442	Sunbiz- Master	

Related Documents (for Reference)

None found.

OTHER DOCUMENTS**Document Type**

Property Appraiser

Return to: (enclose self-addressed stamped envelope)

Name: Anna T. Moore
 Address: 183 W. ALBANY LANE
 HERNANDO, FL 34442

This Instrument Prepared by:

Name: Anna T. Moore
 Address: 183 W. ALBANY LANE
 HERNANDO, FL 34442

Property Appraiser's Parcel Identification

Folio Number(s):

Granite(s) S.S. # (s)



2004000308 1 PG

OFFICIAL RECORDS
 CITRUS COUNTY
 BETTY STRIFLER
 CLERK OF THE CIRCUIT COURT
 RECORDING FEE: \$5.00
 DOCUMENTARY TAX: \$262.50
 # 2004000308 BK: 1677 PG: 81-81
 01/05/2004 10:18 AM 1 PG
 LPATRICOFF, DC Receipt #000209

SPACE ABOVE THIS LINE FOR PROCESSING DATA

SPACE ABOVE THIS LINE FOR RECORDING DATA

This Quit Claim Deed, Executed the 21st day of JULY 2003, by
Anna T. Moore, a single woman
 first party, to Anna T. Moore, a single woman and William F. Berry Jr, a single man
 whose post office address is Joint tenants with rights of survivorship
 second party, 183 W. ALBANY LANE HERNANDO, FL 34442

(Wherever used herein the terms "first party" and "second party" include all the parties to this instrument and the heirs, legal representatives, and assigns of individuals, and the successors and assigns of corporations, wherever the context so admits or requires.)

Witnesseth, That the first party, for and in consideration of the sum of \$ 10,
 in hand paid by the said second party, the receipt whereof is hereby acknowledged, does hereby remise, release,
 and quit claim unto the second party forever, all the right, title, interest, claim and demand which the said first
 party has in and to the following described lot, piece or parcel of land, situate, lying and being in the County of
CITRUS, State of FLORIDA, to-wit:

LOT 60 OF HAMPTON HILLS, ACCORDING TO ~~BOOK 12~~ ~~PAGE 20~~ THE
 PLAT THEREOF AS RECORDED IN PLAT BOOK 12, PAGES 20
 THROUGH 23, PUBLIC RECORDS OF CITRUS COUNTY, FLORIDA.

To Have and to Hold The same together with all and singular the appurtenances thereunto belonging
 or in anywise appertaining, and all the estate, right, title, interest, lien, equity and claim whatsoever of the said
 first party, either in law or equity to the only proper use, benefit and behoof of the said second party forever.

In Witness Whereof, the said first party has signed and sealed these presents the day and year first
 above written.

Signed, sealed and delivered in the presence of:

Stephanie A. Cobb
 Witness Signature (as to first Grantor)

Stephanie A. Cobb
 Printed Name

Kristin C. Clause
 Witness Signature (as to first Grantor)

Kristin C. Clause
 Printed Name

Witness Signature (as to Co-Grantor, if any)

Printed Name

Witness Signature (as to Co-Grantor, if any)

Printed Name

STATE OF FloridaCOUNTY OF CitrusAnna Tyson Moore

known to me to be the person ☒ described in and who executed the foregoing instrument, who acknowledged before me that
 executed the same, and an oath was not taken. (Check one: ☒ Said person(s) is/are personally known to me. ☐ Said person(s) provided the
 following type of identification: _____

NOTARY RUBBER STAMP SEAL



STEPHANIE A. COBB
 Notary Public, State of Florida
 My Comm. Exp. May 1, 2005
 Comm. No. 00 021949

Grantor Signature

ANNA TYSON MOORE

Printed Name

183 W ALBANY LANEPost Office Address HERNANDO, FL 34442

Co-Grantor Signature, (if any)

Printed Name

Post Office Address

Witness my hand and official seal in the County and State last aforesaid

this 21 day of July 2003

Stephanie A. Cobb
 Notary Signature
Stephanie A. Cobb
 Printed Name

FORWARDED BY: NOT FAVOR
MORTGAGE INFORMATION SERVICES, INC.
2889 N. COMMERCE PARKWAY
MIAMI, FL 33025

FILE NO: 2006042495

*INCIDENT TO THE ISSUANCE OF TITLE INSURANCE

PROPERTY APPRAISERS PARCEL IDENTIFICATION

(FOLIO) NUMBER(S) 25-18-18-0010-0000-0600



2006042495 1 PG

OFFICIAL RECORDS
CITRUS COUNTY
BETTY STRIFLER
CLERK OF THE CIRCUIT COURT
RECORDING FEE: \$10.00
DOCUMENTARY TAX: \$241.50
2006042495 BK: 2017 PG: 2035
06/14/2006 12:58 PM 1 PG
CSMART.DC Receipt #025410

THIS QUIT CLAIM DEED, EXECUTED THIS 1 DAY OF JUNE A.D. 2006,
BY ANNA T. MOORE, A SINGLE WOMAN, FIRST PARTY, TO WILLIAM F. BERRY
JR., A SINGLE MAN

WHOSE POST OFFICE ADDRESS IS 183 ALBANY LN.
HERNANDO, FL 34442

SECOND PARTY:

(WHEREVER USED HEREIN THE TERMS "FIRST PARTY" AND "SECOND PARTY" SHALL INCLUDE SINGULAR AND PLURAL, HEIRS, LEGAL REPRESENTATIVES AND ASSIGNS OF INDIVIDUALS, AND THE SUCCESSORS AND ASSIGNS OF CORPORATIONS, WHEREVER THE CONTEXT SO ADMITS OR REQUIRES)

WITNESSETH: THAT THE SAID FIRST PARTY, FOR AND IN CONSIDERATION OF THE SUM OF \$10.00, IN HAND BY THE SAID SECOND PARTY, THE RECEIPT WHEREOF IS HEREBY ACKNOWLEDGED, DOES HEREBY REMISE, RELEASE AND QUIT-CLAIM UNTO THE SAID SECOND PARTY FOREVER, ALL THE RIGHT, TITLE, INTEREST, CLAIM AND DEMAND WHICH THE SAID FIRST PARTY HAS IN AND TO THE FOLLOWING DESCRIBED LOT, PIECE OR PARCEL OF LAND, SITUATE, LYING AND BEING IN THE COUNTY OF CITRUS, STATE OF FLORIDA, TO-WIT:

LOT 60 OF HAMPTON HILLS, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 12, PAGES 20 THROUGH 23, PUBLIC RECORDS OF CITRUS COUNTY FLORIDA

TO HAVE AND TO HOLD, THE SAME TOGETHER WITH ALL AND SINGULAR THE APPURTENANCES THEREUNTO BELONGING OR IN ANYWISE APPERTAINING, AND ALL THE ESTATE, RIGHT, TITLE, INTEREST, LIEN, EQUITY AND CLAIM WHATSOEVER OF THE SAID FIRST PARTY, EITHER IN LAW OR EQUITY, TO THE ONLY PROPER USE, BENEFIT AND REHALL OF THE SAID SECOND PARTY FOREVER.

IN WITNESS WHEREOF, THE SAID FIRST PARTY HAS SIGNED AND SEALED THESE PRESENTS THE DAY AND YEAR FIRST ABOVE WRITTEN.

SIGNED, SEALED AND DELIVERED IN THE PRESENCE OF:

Michael L. Hall
WITNESS SIGNATURE

Michael L. Hall
WITNESS PRINTED NAME

Brandon Turner
WITNESS SIGNATURE

Brandon Turner
WITNESS PRINTED NAME

Anna T. Moore
GRANTOR SIGNATURE

Anna T. Moore
GRANTOR PRINTED NAME

183 W. Albany Lane, Hernando, FL
GRANTOR ADDRESS 34442

STATE OF FLORIDA

COUNTY OF CITRUS

"SEEN" TO AND SUBSCRIBED BEFORE ME THIS 1ST DAY OF JUNE, 2006, BY

ANNA T. MOORE, WHO IS

PERSONALLY KNOWN TO ME OR WHO HAS PRODUCED DRIVERS LICENSE AS IDENTIFICATION AND WHO DID TAKE AN OATH.

Michael L. Hall
NOTARY PUBLIC STATE OF FLORIDA

MY COMMISSION EXPIRES 18 NOV 2008

Mortgage Information Services, Inc.
2889 N. Commerce Parkway
Miami, FL 33025

MICHAEL L. HALL
Notary Public, State of Florida
My Comm. Expires Nov. 18, 2008
No. DD373239

Prepared By and Return To:

Collateral Department
Meridian Asset Services, LLC
3201 34th Street South, Suite 310
St. Petersburg, FL 33711
(727) 497-4650

Space above for Recorder's use

Loan No: 2999470



9146192

ASSIGNMENT OF MORTGAGE

FOR GOOD AND VALUABLE CONSIDERATION, the sufficiency of which is hereby acknowledged, the undersigned, WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST III, whose address is 3020 OLD RANCH PARKWAY SUITE 180, SEAL BEACH, CA 90740, (ASSIGNOR), does hereby grant, assign and transfer to US BANK TRUST NATIONAL ASSOCIATION AS TRUSTEE OF THE BUNGALOW SERIES III TRUST, whose address is 7114 E. STETSON DR., SUITE 250, SCOTTSDALE, ARIZONA 85251, (ASSIGNEE), its successors, transferees and assigns forever, all beneficial interest under that certain mortgage, together with the certain note(s) described therein with all interest, all liens, and any rights due or to become due thereon.

Date of Mortgage: 6/2/2006

Original Loan Amount: \$300,000.00

Executed by (Borrower(s)): WILLIAM F BERRY JR

Original Lender: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR ENCORE CREDIT CORP., A CALIFORNIA CORPORATION, DBA ECC CREDIT CORPORATION OF FLORIDA, ITS SUCCESSORS AND ASSIGNS

Filed of Record: In Book/Liber/Volume 2017, Page 2036

Document/Instrument No: 2006042496 in the Recording District of CITRUS, FL, Recorded on 6/14/2006.

Property more commonly described as: 183 W. ALBANY LANE, HERNANDO, FLORIDA 34442

IN WITNESS WHEREOF, the undersigned by its duly elected officers and pursuant to proper authority of its board of directors has duly executed, sealed, acknowledged and delivered this assignment.

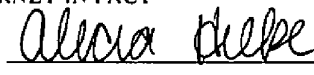
Date: JUN 11 2019

WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST AS OWNER TRUSTEE
OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST III, BY AMERICAN MORTGAGE
INVESTMENT PARTNERS MANAGEMENT, LLC, ITS ATTORNEY IN FACT



By: DENA R NOBLE

Title: VP, COLLATERAL MANAGEMENT



Witness Name: ALICIA HILKE



Witness Name: ASHLEY FUENTES

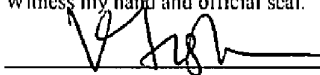
A NOTARY PUBLIC OR OTHER OFFICER COMPLETING THIS CERTIFICATE VERIFIES ONLY THE IDENTITY OF THE INDIVIDUAL WHO SIGNED THE DOCUMENT TO WHICH THIS CERTIFICATE IS ATTACHED, AND NOT THE TRUTHFULNESS, ACCURACY, OR VALIDITY OF THAT DOCUMENT

State of **CALIFORNIA**
County of **ORANGE**

On JUN 11 2019, before me, VALYA FISHER, a Notary Public, personally appeared DENA R NOBLE, personally known to me, or who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of CALIFORNIA that the foregoing paragraph is true and correct.

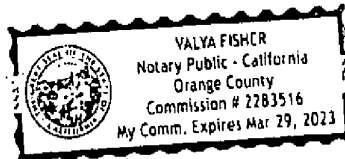
I further certify DENA R NOBLE, signed, sealed, attested and delivered this document as a voluntary act in my presence.

Witness my hand and official seal.



(Notary Name): VALYA FISHER

My commission expires: 03/29/2023





[Department of State](#) / [Division of Corporations](#) / [Search Records](#) / [Search by Entity Name](#) /

Detail by Entity Name

Designation of Agent

U.S. BANK NATIONAL ASSOCIATION

Filing Information

Document Number Q18000000086

FE/EIN Number 31-0841368

Date Filed 08/31/2018

State US

Status ACTIVE

Principal Address

800 Nicollet Mall
Minneapolis, MN 55402

Changed: 01/03/2024

Mailing Address

800 Nicollet Mall
Minneapolis, MN 55402

Changed: 01/03/2024

Registered Agent Name & Address

C T CORPORATION SYSTEM
1200 SOUTH PINE ISLAND ROAD
PLANTATION, FL 33324

Officer/Director Detail

NONE

Annual Reports

No Annual Reports Filed

Document Images

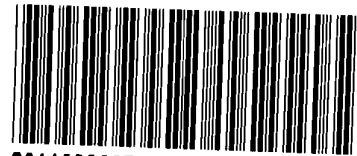
[08/31/2018 -- Designation of Agent](#)

[View image in PDF format](#)

This Instrument Prepared by
and Return to:

WILLIAM F. BERRY
c/o William F. Berry
183 W ALBANY LN
Hernando, FL 34442
352-817-1495

Property Appraisers Parcel ID (Folio) Number(s):
18 E 18 S 2500100600



2011039085 2 PGS

OFFICIAL RECORDS
CITRUS COUNTY
BETTY STRIFLER
CLERK OF THE CIRCUIT COURT
RECORDING FEE: \$18.50
2011039085 BK: 2440 PG: 1096
09/23/2011 12:18 PM 2 PGS
DPENNINGTO, DC Receipt #033992

(Space above this line for recording data)

MODIFICATION OF DEED OF TRUST

This Modification of Deed of Trust ("Agreement"), made this 21st day of September 2011, by and between William F. Berry hereinafter called Trustor and CHASE HOME FINANCE as Lender, MERS and/or Beneficiary).

WITNESSETH: THAT WHEREAS, on 9/21/11, Trustor did make, execute and deliver to Lender, as Trustee, that certain **SMOKEY DOG TRUST** ("Deed of Trust") recorded on 8/23/11 in Official Records Book 12, Pages 20-23, Instrument Number 2006042496, Public Records of Citrus County, Florida, securing a promissory note for \$300,000.00, in favor of Beneficiary and covering the following described property:

LOT 60 OF HAMPTON HILLS ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 12 PAGE 20 THROUGH 23, PUBLIC RECORDS OF CITRUS COUNTY FLORIDA

AND WHEREAS, the Deed of Trust, erroneously set forth the amount of indebtedness secured thereby as being \$300,000.00.

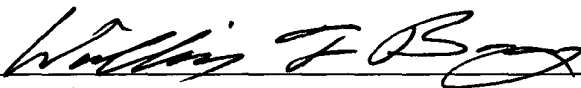
AND WHEREAS, the parties hereto desire to modify said deed of trust to correctly reflect the amount of indebtedness secured thereby to be Zero Dollars (\$0.00);

NOW THEREFOR, for value received, the parties hereto desire to modify the Deed of Trust to provide that:

The Deed of Trust is to be modified to eliminate any further payments, to reflect a status of "paid as agreed" for the purpose of reporting to credit bureaus, negative reports to the credit bureaus are forbidden, Lender owes a refund of all monies erroneously paid to date, a full reconveyance of the Property to Trustor is to be issued by Lender or Lender's trustee and if no full reconveyance of the Property is delivered to Trustor within seven (7) days, Trustor reserves the right to revoke power of attorney and substitute a new trustee to record the full reconveyance of the Property to Trustor, and an administrative fee of Ten Thousand Dollars (\$10,000.00) lawful

specie gold or silver coin is due and payable immediately for each and every separate breach on Lender's part.

IN WITNESS WHEREOF, the Trustor has signed and sealed these presents the day first written above.

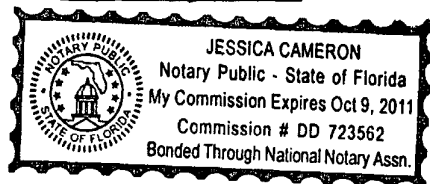


WILLIAM F. BERRY

Authorized representative and grantor of William F. Berry

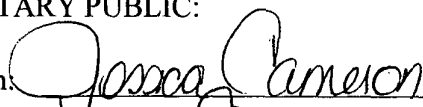
STATE OF FLORIDA
COUNTY OF CITRUS

The foregoing instrument was acknowledged and subscribed before me this 23 day of Sept, 2011, by William F. Berry authorized representative for WILLIAM F. BERRY and Trustor/Grantor of WILLIAM F. BERRY who ___ is personally known to the undersigned or ___ produced FL Dr. LIC as identification.



(Seal)

NOTARY PUBLIC:

Sign: 
Print: Jessica Cameron
State of Florida

This Instrument Prepared by
and Return to:

WILLIAM F. BERRY
c/o William F. Berry
183 W ALBANY LN
Hernando, FL 34442
352-817-1495



2011039086 2 PGS

OFFICIAL RECORDS
CITRUS COUNTY
BETTY STRIFLER
CLERK OF THE CIRCUIT COURT
RECORDING FEE: \$18.50
2011039086 BK:2440 PG:1098
09/23/2011 12:18 PM 2 PGS
DPENNINGTO,DC Receipt #033992

Property Appraisers Parcel ID (Folio) Number(s):
18 E 18 S 2500100600

(Space above this line for recording data)

APPOINTMENT OF SUPERCEDING SUCCESSOR TRUSTEE

THIS APPOINTMENT OF SUPERCEDING SUCCESSOR TRUSTEE, Executed this 21st day of September, 2011, by William F. Berry, whose address is 183 W ALBANY LN, Hernando, FL 34442, hereinafter called the Grantor, to Robert Kline whose address is 7360 W COPENHAGEN ST, DUNNELLON, FL 34433 hereinafter called the Trustee:

(Wherever used herein the terms "Grantor" and "Trustee" include all the parties to this instrument and the heirs, legal representatives, and assigns of individuals, and the successors and assigns of corporations, wherever the context so admits or requires.)

WHEREAS, the instrument dated 9/21/11 found in Official Records Book 12, Pages 20-23, Instrument Number 2006042496, Public Records of Citrus County, Florida (hereinafter the "**Deed Of Trust**") is in regards to following described land (the "Property"), to-wit:

LOT 60 OF HAMPTON HILLS ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 12 PAGE 20 THROUGH 23, PUBLIC RECORDS OF CITRUS COUNTY FLORIDA

more commonly known as: 183 W ALBANY LN, Hernando, FL 34442 in the County of Citrus

WHEREAS, the Deed of Trust provides that the Grantor shall have the power to remove the original trustee, or any successor trustee in writing (acknowledged and recorded) by **NOTICE**, and substitute a successor trustee, who shall succeed to the title, and with all of the rights and powers of the original trustee; and

WHEREAS, the undersigned Grantor shall have the power by **NOTICE** to make and demand changes to the original Deed of Trust;

NOW THEREFORE, BE IT KNOWN that the said holder, through the undersigned Grantor, its duly authorized officer, removes the Original Trustee(s) and Successor Trustee(s), known or unknown, and at present now known as CHASE HOME FINANCE, 3415 VISION DRIVE, COLUMBUS, OH 43219, and any other duly appointed Successor Trustee under the

above-referenced Deed Of Trust, and hereby appoints Trustee as Successor Trustee under said Deed of Trust, with full power and authority to execute said Trust as fully as if he/she were the named Trustee therein.

IN WITNESS THEREOF, the undersigned has set his/her hand hereto to the date first above written.

Signed, sealed and delivered in the presence of:

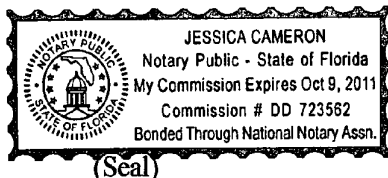
Sign: William F. Berry
Print: William F. Berry

William F. Berry
WILLIAM F. BERRY
c/o William F. Berry
Authorized Grantor/Trustee

Sign: [Signature]
Print: R. B. K. L. E.

STATE OF FLORIDA
COUNTY OF CITRUS

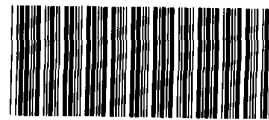
The foregoing instrument was acknowledged and subscribed before me this 23 day of Sept, 2011, by William F. Berry authorized representative for WILLIAM F. BERRY and Trustor/Grantor of WILLIAM F. BERRY who is personally known to the undersigned or produced FL D. Lic as identification.



NOTARY PUBLIC:

Sign: Jessica Cameron
Print: Jessica Cameron
State of Florida

OFFICIAL RECORDS
CITRUS COUNTY
BETTY STRIFLER
CLERK OF THE CIRCUIT COURT
RECORDING FEE: \$163.00
MORTGAGE TAX: \$1,050.00
INTANGIBLE TAX: \$600.00
2006042496 BK:2017 PG:2036
06/14/2006 12:58 PM 19 PGS
CSMART,DC Receipt #025410



2006042496 19 PGS

Return To:

Encore Credit Corp., a California Corporation, dba
ECC Credit Corporation of Florida
1833 Alton Parkway
Irvine, CA 92606

This document was prepared by: *Vivian Rodriguez*

Encore Credit Corp., a California Corporation, dba
ECC Credit Corporation of Florida
1833 Alton Parkway
Irvine, CA 92606

869359

[Space Above This Line For Recording Data]

MORTGAGE

MIN 100180100003471545

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated June 2, 2006 together with all Riders to this document.

(B) "Borrower" is WILLIAM F BERRY JR , A SINGLE MAN.

Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the mortgagee under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) "Lender" is Encore Credit Corp., a California Corporation, dba ECC Credit Corporation of Florida

347154

FLORIDA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Form 3010 1/01

VMP -6A(FL) (0005).01

Page 1 of 18

Initials: *WFB*

VMP MORTGAGE FORMS - (800)521-7291

Mortgage Information Services, Inc.
2889 N. Commerce Parkway
Miramar, FL 33025

Lender is a Corporation
organized and existing under the laws of California
Lender's address is 1833 Alton Parkway
Irvine, CA 92606

(E) "Note" means the promissory note signed by Borrower and dated June 2, 2006
The Note states that Borrower owes Lender **three hundred thousand and 00/100**

Dollars

(U.S. \$300,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **July 1, 2036**

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- | | | |
|--|---|--|
| ☐ Adjustable Rate Rider | ☐ Condominium Rider | ☐ Second Home Rider |
| ☐ Balloon Rider | ☐ Planned Unit Development Rider | ☐ 1-4 Family Rider |
| ☐ VA Rider | ☐ Biweekly Payment Rider | ☒ Other(s) [specify] |

Prepayment Rider

Interest Only Rider

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in the County [Type of Recording Jurisdiction] of CITRUS [Name of Recording Jurisdiction]

PLEASE SEE ATTACHED LEGAL DESCRIPTION

Parcel ID Number: 18E18S2500100600

183 W. ALBANY LANE

HERNANDO

("Property Address"):

which currently has the address of

[Street]

[City], Florida 34442

[Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

FIRST AMERICAN TITLE INSURANCE COMPANY

EXHIBIT "A"

THE LAND REFERRED TO IN THIS EXHIBIT IS LOCATED IN THE COUNTY OF CITRUS AND THE STATE OF FLORIDA IN DEED BOOK 1677 AT PAGE 81 AND DESCRIBED AS FOLLOWS.

LOT 60 OF HAMPTON HILLS, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 12, PAGES 20 THROUGH 23, PUBLIC RECORDS OF CITRUS COUNTY FLORIDA

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.

Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment

can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest

shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. **Occupancy.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. **Preservation, Maintenance and Protection of the Property; Inspections.** Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. **Borrower's Loan Application.** Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. **Protection of Lender's Interest in the Property and Rights Under this Security Instrument.** If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of

347154

any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers

unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the

purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

24. Attorneys' Fees. As used in this Security Instrument and the Note, attorneys' fees shall include those awarded by an appellate court and any attorneys' fees incurred in a bankruptcy proceeding.

25. Jury Trial Waiver. The Borrower hereby waives any right to a trial by jury in any action, proceeding, claim, or counterclaim, whether in contract or tort, at law or in equity, arising out of or in any way related to this Security Instrument or the Note.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.
Signed, sealed and delivered in the presence of:

Harilee Morelli
HARILEE MORELLI

William F Berry Jr (Seal)
WILLIAM F BERRY JR -Borrower

183 W. ALBANY LANE
HERNANDO, FL (Address)

____ (Seal)
-Borrower

(Address)

____ (Seal)
-Borrower

____ (Seal)
-Borrower

(Address)

(Address)

____ (Seal)
-Borrower

____ (Seal)
-Borrower

(Address)

(Address)

____ (Seal)
-Borrower

____ (Seal)
-Borrower

(Address)

(Address)

347154

STATE OF FLORIDA,

The foregoing instrument was acknowledged before me this

WILLIAM F BERRY, JR

Citrus County ss: June 2, 2006 by

who is personally known to me or who has produced

WFB

as identification.

Harilee L Morelli

Notary Public



Harilee L. Morelli
My Commission DD304151
Expires April 02, 2008

PREPAYMENT RIDER (Multi-State)

Loan Number: 347154

Date: June 2, 2006

Borrower(s): WILLIAM F BERRY, JR

This Prepayment Rider is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of trust or Security Deed of the same date (the "Security Instrument") made by the undersigned (the "Borrower") as trustor or mortgagor in favor of Encore Credit Corp., a California Corporation, dba ECC Credit Corporation of Florida (the "Lender").

To the extent that the provisions of the Prepayment Rider are inconsistent with the provisions of the Security Instrument, the provisions of the Rider shall prevail over and shall supersede any such inconsistent provisions of the Security Instrument.

Prepayment Covenants. Notwithstanding anything to the contrary set forth in the Security Instrument, Borrower and Lender covenant, and agree, as follows:

Subject to the Prepayment penalty provided below, I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment". A "Full Prepayment" is the prepayment of the entire unpaid Principal due under the Note. A payment of only part of the unpaid Principal is known as a "Partial Prepayment". When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

If within Thirty-six (36) months from the date of execution of the Security Instrument I make a full or partial Prepayment, and the total of such Prepayments in any 12-month period exceeds TWENTY PERCENT (20%) of the original Principal amount of the loan, I will pay a Prepayment charge in an amount equal to SIX (6) months' advance interest on the amount by which the total on my Prepayments within that 12-month period exceeds TWENTY PERCENT (20%) of the original Principal amount of the loan.

The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under the Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due dates of my monthly payments unless the Note Holder agrees in writing to those changes.

If my Note provides for changes in the interest rate, my partial Prepayment may reduce the amount of my monthly payments after the first Change Date following my partial Prepayment. However, any reduction due to my partial Prepayment may be offset by an interest rate increase.

The Note Holder's failure to collect a Prepayment charge at the time a Prepayment is received shall not be deemed a waiver of such charge. Any Prepayment charge not collected at the time the Prepayment is received shall be payable on demand.

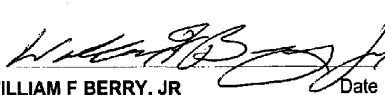
PREPAYMENT RIDER
(Multi-State)

All other provisions of the Security Instrument are unchanged and remain in full force and effect.

NOTICE TO BORROWER

Do not sign this Addendum before you read it. This Addendum provides for the payment of a Prepayment penalty if you wish to repay the loan prior to the date provided for repayment in the Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED:

 6-2-06 UFR
6-2-06

WILLIAM F BERRY, JR Date Date

Date Date

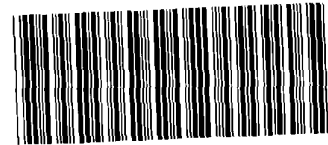
Date Date

Date Date

Prepared by and return to:
Shapiro & Fishman, LLP
10004 N. Dale Mabry Highway, Suite 112
Tampa, FL 33618
S&F No.: 10-176794

Attn: Kathryn Mursch

20.56



2010023885 2 PGS

OFFICIAL RECORDS
CITRUS COUNTY
BETTY STRIFLER
CLERK OF THE CIRCUIT COURT
RECORDING FEE: \$20.50
2010023885 BK:2357 PG:1522
06/01/2010 11:42 AM 2 PGS
JCARROLL, DC Receipt #018732

This area above this line is for the use of recording official

ASSIGNMENT OF MORTGAGE

Mortgage Electronic Registration Systems, Inc., solely as Nominee for Encore Credit Corp., a California Corporation, d/b/a ECC Credit Corporation of Florida, ("Assignor"), C/O Shapiro & Fishman, LLP, 10004 N. Dale Mabry Highway, Suite 112, Tampa, FL 33618, has granted, bargained, sold, assigned, transferred and set over, and by these presents does grant, bargain, sell, transfer and set over unto **JPMC Specialty Mortgage LLC f/k/a WM Specialty Mortgage LLC, ("Assignee"),** C/O Shapiro & Fishman, LLP, 10004 N. Dale Mabry Highway, Suite 112, Tampa, FL 33618, the following described Mortgage(s) recorded in the Public Records of Citrus County, State of Florida, together with the note of obligation described in said Mortgage(s), and the money due and to become, due thereon, with interest as therein provided, pursuant to section 701.02, Florida Statutes.

Date of Mortgage: June 2, 2006
Mortgage Recording Date: June 14, 2006
Clerk's File Number: 2006042496
Book Number: 2017
Page Number: 2036

Legal Description:

THE LAND REFERRED TO IN THIS EXHIBIT IS LOCATED IN THE COUNTY OF CITRUS AND THE STATE OF FLORIDA IN DEED BOOK 1677 AT PAGE 81 AND DESCRIBED AS FOLLOWS.

LOT 60 OF HAMPTON HILLS, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 12, PAGES 20 THROUGH 23, PUBLIC RECORDS OF CITRUS COUNTY FLORIDA.

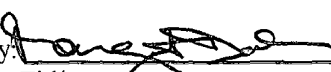
Original Mortgagors: William F. Berry Jr, a Single Man

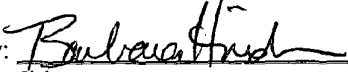
Assignor hereby acknowledges that this assignment is being executed as a recording formality pursuant to requirements set forth under § 701.02, but that the intention of the parties herein be

such that delivery of the subject note and mortgage be established and evidenced by electronic or physical delivery, of the note and mortgage and other related documents, and that such delivery had occurred before default and before the filing to the lis pendens and that such date be the delivery date as established by the expressed intention of the parties, herein.

IN WITNESS WHEREOF, Assignor has caused these presents to be executed this
4 day of May, 2010.

Mortgage Electronic Registration Systems, Inc., solely as Nominee for Encore Credit Corp., a California Corporation, d/b/a ECC Credit Corporation of Florida.

By: 
Title: Vice President
Margaret Dalton

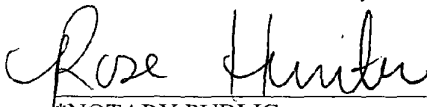
By: 
Title: Vice President
Barbara Hindman

(CORPORATE SEAL)

STATE OF Florida]
COUNTY OF Duval]SS.

I HEREBY CERTIFY, That on this day personally appeared before me, an officer duly authorized and take acknowledgements of the above referenced duly authorized signatories of Margaret Dalton and Barbara Hindman, who are personally known to me and who are to me well known to be the persons described herein and who executed the foregoing Assignment of Mortgage and duly acknowledged before me and executed the same for the purposes therein expressed as the act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, said County and State, this 4 day of May, 2010



*NOTARY PUBLIC

Name of Notary: Rose Hunter

Commission NO. _____

My Commission Expires: _____

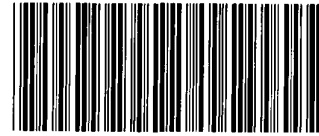
S&F No.: 10-176794

(SEAL)



This Instrument Prepared by
and Return to:

WILLIAM F. BERRY
c/o William F. Berry
183 W ALBANY LN
Hernando, FL 34442
352-817-1495



2011039084 3 PGS

OFFICIAL RECORDS
CITRUS COUNTY
BETTY STRIFLER
CLERK OF THE CIRCUIT COURT
RECORDING FEE: \$27.00
2011039084 BK:2440 PG:1093
09/23/2011 12:18 PM 3 PGS
DPENNINGTO,DC Receipt #033992

Property Appraisers Parcel ID (Folio) Number(s):
18 E 18 S 2500100600

(Space above this line for recording data)

NOTICE OF LENDER'S DEFAULT

Lender: CHASE HOME FINANCE

Borrower: WILLIAM F. BERRY

This is a notice that CHASE HOME FINANCE ("Lender") has defaulted on its claim on its lien ("Deed of Trust") for Loan Number 69109823 as found in Official Records Book 12, Page 079, Instrument Number 2006042496, Public Records of Citrus County, Florida in accordance with the Administrative Procedures Act of 1946 for the following described property:

LOT 60 OF HAMPTON HILLS ACCORDING TO THE PLAT THEREOF AS
RECORDED IN PLAT BOOK 12 PAGE 20 THROUGH 23, PUBLIC RECORDS OF CITRUS
COUNTY FLORIDA

On 3/12/11, WILLIAM F. BERRY ("Borrower") sent Lender by certified mail return receipt requested a Qualified Written Request ("1st QWR") and was given sixty (60) days to present to the Borrower proof of claim to the Borrower's 1st QWR. After Lender received the 1st QWR, Lender was unable to produce proof of claim, therefore Lender cannot be a real party in interest authorized to enforce the security instrument pursuant to U.C.C. - **ARTICLE 3 -§3-301** and the Real Estate Settlement Procedures Act (RESPA).

Pursuant to U.C.C. - **ARTICLE 3 -§3-501(b)(2)(1)**, Borrower is entitled to verify through visual inspection of **THE ORIGINAL WET INK SIGNATURE PROMISSORY NOTE** upon demand. Lender only produced a photocopy of the instrument. A photocopy of the instrument is not sufficient verification.

Pursuant of U.C.C. - **ARTICLE 3 -§3-302**, Lender was requested to provide proof that it is the note Holder in Due Course. A photocopy of the instrument is not sufficient proof of Holder in Due Course.

Lender was asked specifically to clarify, via affidavit or bank assay, and to stipulate to whether or not it is a creditor following **Generally Accepted Accounting Principles (GAAP)** whereby true double entry book accounting was performed in issuing the loan showing a debit against the Lender's assets as a result of the loan. Lender failed to provide proof as required by law.

On 4/16/11, Because Lender had not supplied the information requested and required in the 1st QWR, a second, more comprehensive Qualified Written Request ("2nd QWR") was sent to all parties and the Lender was given an additional thirty (30) days to comply with Borrower's 1st QWR as well as the 2nd QWR. The 2nd QWR expired thirty (30) days from the date Lender received that 2nd QWR as noted on the Certified Return Receipt. The Lender was informed that failure to provide proof as requested would result in an administrative default.

Additionally, on 5/24/11, because Lender had not supplied the information requested and required in the 1st QWR or 2nd QWR, Borrower sent a third Qualified Written Request ("3rd QWR") was sent to all parties and the Lender was given an additional thirty (30) days from the date Lender received the 3rd QWR to comply with Borrower's 1st QWR, 2nd QWR and 3rd QWR. The 3rd QWR expired thirty (30) days from the date Lender received the 3rd QWR as noted on that Certified Return Receipt. The Lender was informed again that failure to provide proof as requested would result in an administrative default.

As of this date, Lender has not answered any of the Borrower's Qualified Written Requests point by point as required by law, pursuant to **12 U.S.C. 2605(e) of the REAL ESTATE SETTLEMENT PROCEDURES ACT ("RESPA")**, and Lender is also in violation of the **FAIR DEBT. COLLECTION PRACTICES ACT 15 U.S.C., SECTION 1692, AS AMENDED.**

Additionally, Lender was served with a Notice of Rescission/Right to Cancel on 6/28/11, and failed to respond within twenty (20) business days, and/or comply with the legal provisions as required by law, pursuant to the **Federal Truth in Lending Act, 15 U.S.C. § 1635, Regulation Z § 226.23 (TILA).**

Additionally, Lender was served with a Notice of Default on 8/8/11, and failed to respond within twenty (20) business days, and/or comply with the legal provisions as required by law, pursuant to the **Federal Truth in Lending Act, 15 U.S.C. § 1635, Regulation Z § 226.23 (TILA).**

Immediately upon service of the Notice of Rescission/Right to Cancel, Lender's security interest, and any and all claims upon the subject property were void pursuant to TILA. Borrower as Owner on Title hereby declares that the Lender's promissory note is null and void from 9/21/11, and from this date forward.

Lender is hereby notified that it is in default, has waived any and all security interest in the subject property, and has waived any rights to object to the subject matter contained herein, and can no longer lay any claims on the subject property, or the Borrower.

Lender is hereby given notice that it has seventy-two (72) hours upon certified receipt of this Notice of Lender's Default to enter a rebuttal. Failure to enter a rebuttal means that the Lender

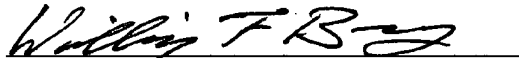
admits to having no claims to the Deed of Trust and thereby forever releases all claims against the Borrower and the subject property and the Lender will have entered a "no contest" to this Notice of Lender's Default.

After the seventy-two (72) hours, the Lender will have exhausted its administrative remedy on this matter. Lender can no longer lay claim on Borrower or the subject property from that date forward.

IF THE LENDER OR THE LENDER'S TRUSTEE ATTEMPTS TO SELL OR FORECLOSE ON THIS PROPERTY AFTER THIS DEFAULT DECLARATION, THEN THEY DO SO KNOWING THEY HAVE NO STANDING OR RIGHT OF ENFORCEMENT. THEREFORE, DOING SO WILL MAKE LENDER AND THE LENDER'S TRUSTEE GUILTY OF, AND SUBJECT TO CIVIL CAUSES OF ACTIONS FOR EXTORTION, THEFT AND FRAUD. PLEASE BE ADVISED THAT ALL FEDERAL FELONIES ARE PUNISHABLE BY FINE AND/OR PRISON PER APPLICABLE STATUTE.

SHOULD THE LENDER OR THE LENDER'S TRUSTEE ATTEMPT TO PROCEED WITH A FORECLOSURE ACTION, THEY DO SO AT THEIR FULL COMMERCIAL LIABILITY AND SHALL BE NAMED A CO-DEFENDANT IN ANY SUBSEQUENT LITIGATION AGAINST THE LENDER IN A WRONGFUL FORECLOSURE CIVIL ACTION FOR TREBLE DAMAGES (3 X THE LOAN AMOUNT), PLUS PUNITIVE DAMAGES.

IN WITNESS WHEREOF, the Borrower has signed and sealed these presents the 21st day of September, 2011.

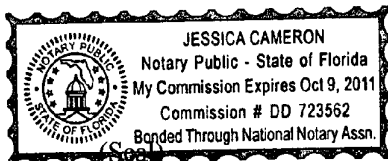


WILLIAM F. BERRY

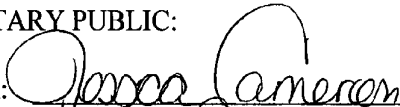
Authorized representative and grantor of William F. Berry

**STATE OF FLORIDA
COUNTY OF CITRUS**

The foregoing instrument was acknowledged and subscribed before me this 23 day of Sept, 2011, by William F. Berry authorized representative for WILLIAM F. BERRY and Trustor/Grantor of WILLIAM F. BERRY who ___ is personally known to the undersigned or ___ produced FID LIC as identification.



NOTARY PUBLIC:

Sign: 
Print: Jessica Cameron
State of Florida

Record and Return To:

RECORD & RETURN TO
CT LIEN SOLUTIONS
P.O. BOX 29071
Glendale, CA 91209-9071
34962025-FL-Citrus

15795

OR

Prepared By: Danielle Wroten

BORROWER: **Berry, Jr.**
LOAN NO.: **0691090823**



2012044900 2 PGS

OFFICIAL RECORDS
CITRUS COUNTY
BETTY STRIFLER
CLERK OF THE CIRCUIT COURT
RECORDING FEE: \$21.50
2012044900 BK: 2508 PG: 2357
10/11/2012 11:33 AM 2 PGS
JCARROLL, DC Receipt #043060

ASSIGNMENT OF MORTGAGE

That, **JPMC Specialty Mortgage LLC fka WM Specialty Mortgage LLC, at 1301 2nd Avenue, Seattle, Washington 98101**, hereinafter designated as Assignor for valuable consideration in an amount of not less than outstanding principal amount plus accrued and unpaid interest, the receipt whereof is hereby acknowledged, does by the presents hereby grant, bargain, sell, assign, transfer and set over to:

Bayview Loan Servicing, LLC
4425 Ponce de Leon Blvd., 5th Floor, Coral Gables, FL 33146

hereinafter designated as Assignee, all of it rights, title and interest, as holder thereof, in and to the following described lien in the form of a mortgage or deed of trust, the property therein described and the indebtedness thereby secured:

MORTGAGE:

Executed by: **William F Berry Jr, a single man**
Payable to: **Mortgage Electronic Registration Systems, Inc. as nominee for Encore Credit Corp dba ECC Credit Corporation of Florida**
Note dated: **June 2, 2006** Original Principal Amt: **\$300,000.00**
Recorded on: **June 14, 2006** BK: **2017 PGs: 2036 Inst.: 2006042496**
County of: **Citrus** State of: **Florida**
Property Add: **183 W. Albany Lane, Hernando, Florida 34442**

Parcel No.: **18E18S2500100600**
Lot **60** of **Hampton Hills**, according to the plat thereof as recorded in Plat Book **12**, Pages **20** through **23**, of The Public Records of Citrus County, Florida.

Together with the note or obligation described in said mortgage, endorsed to the Assignee this date and all money due to and become due thereon, with interest. The Assignee is not acting as nominee of the mortgagor and that the mortgage continues to secure a bonafide obligation. This Assignment is not subject to the requirements of Section 275 of the Real Property Law because it is an Assignment within the Secondary Mortgage Market

TO HAVE AND TO HOLD the same unto Assignee and to the successors, legal representatives and assigns to the Assignee forever, and Assignor hereby constitute and appoints said Assignee its attorney irrevocable to collect and receive said debt, and to foreclose, enforce, and satisfy said lien the same as it might or could have done were these presents not executed, but at the cost and expense of the Assignee, subject however to the right and equity of redemption, if any there be, of the maker(s) of the mortgage or deed of trust herein above described

PAGE TWO

BORROWER: Berry, Jr.
LOAN NO.: 0691090823

Date: 9- -12

JPMC Specialty Mortgage LLC fka WM Specialty Mortgage LLC

Danielle Wroten
Danielle Wroten, Vice President

Melissa Finister
Witness: MELISSA FINISTER



STATE OF LOUISIANA
COUNTY OF OUACHITA

On this day, 9- -12, before me personally came **Danielle Wroten** to me known, who, being duly sworn, did depose and say that he/she resides at 780 Kansas Lane, Suite B, Monroe, Louisiana 71203 that he/she is the, **Vice President of JPMC Specialty Mortgage LLC fka WM Specialty Mortgage LLC** the corporation described in and which executed this foregoing instrument: and that he/she signed his/her name by authority of the Board of Directors of said corporation.

Norma Woodall
Norma Woodall #64293-Notary Public
Commission expires: Lifetime



Recording Requested By:
AMIP MANAGEMENT, LLC

When Recorded Return To:

DENA NOBLE
AMIP MANAGEMENT, LLC
2999 WESTMINSTER AVENUE
SUITE 265
SEAL BEACH, CA 90740

CORPORATE ASSIGNMENT OF MORTGAGE

Citrus, Florida
SELLER'S SERVICING #:000590893C "BERRY, JR."

Date of Assignment: November 30th, 2016
Assignor: BOF II 2011-2NPL, LLC at 4425 PONCE DE LEON BLVD., 5TH FLOOR, CORAL GABLES, FL 33146
Assignee: WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST AS OWNER TRUSTEE OF
THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST III at 2999 WESTMINSTER AVENUE, SUITE 265, SEAL
BEACH, CA 90740
Executed By: WILLIAM F. BERRY, JR., A SINGLE MAN To: ENCORE CREDIT CORP, DBA ECC CREDIT
CORPORATION OF FLORIDA
Date of Mortgage: 06/02/2006 Recorded: 06/14/2006 in Book/Reel/Liber: 2017 Page/Folio: 2036 as Instrument
No.: 2006042496 In the County of Citrus, State of Florida.

Property Address: 183 WEST ALBANY LANE, HERNANDO, FL 34442

KNOW ALL MEN BY THESE PRESENTS, that for good and valuable consideration, the receipt and sufficiency of
which is hereby acknowledged, the said Assignor hereby assigns unto the above-named Assignee, the said
Mortgage having an original principal sum of \$300,000.00 with interest, secured thereby, and the full benefit of all the
powers and of all the covenants and provisos therein contained, and the said Assignor hereby grants and conveys
unto the said Assignee, the Assignor's interest under the Mortgage.

TO HAVE AND TO HOLD the said Mortgage, and the said property unto the said Assignee forever, subject to the
terms contained in said Mortgage.

BOF II 2011-2NPL, LLC
On 12-1-16

By: 
ROBERT G. HALL, Vice-President



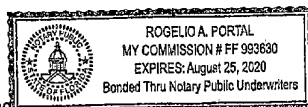
STATE OF Florida
COUNTY OF Miami-Dade

The foregoing instrument was acknowledged and sworn to and subscribed before me this 12-1-16 by
ROBERT G. HALL, Vice-President, on behalf of the corporation.

PERSONALLY KNOWN _____ OR PRODUCED IDENTIFICATION _____ TYPE OF IDENTIFICATION
PRODUCED _____

WITNESS my hand and official seal,


ROGELIO A. PORTAL
Notary Expires: 08/25/2020 #FF 993630



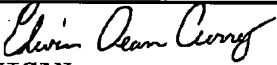
(This area for notarial seal)

Prepared By: Jamie De Los Santos, BAYVIEW LOAN SERVICING, LLC, 4425 PONCE DE LEON BLVD., 5TH FLOOR, CORAL
GABLES, FL 33146

Form 668 (Y)(c) (Rev. February 2004)	18331 Department of the Treasury - Internal Revenue Service Notice of Federal Tax Lien				
Area: SMALL BUSINESS/SELF EMPLOYED AREA #3 Lien Unit Phone: (800) 829-3903	Serial Number 388236519	For Optional Use by Recording Office			
As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.					
Name of Taxpayer WILLIAM F BERRY					
Residence 183 W ALBANY LN HERNANDO, FL 34442-3304					
IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of the lien is refilled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).					
Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/2012		11/04/2013	12/04/2023	
1040	12/31/2013		11/03/2014	12/03/2024	513.78
1040	12/31/2014		10/19/2015	11/18/2025	2176.50
1040	12/31/2015		10/17/2016	11/16/2026	1047.19
1040	12/31/2017		11/05/2018	12/05/2028	700.30
CIVP	12/31/2017		06/17/2019	07/17/2029	3841.22
CIVP	03/31/2018		06/17/2019	07/17/2029	7401.83
CIVP	06/30/2018		06/17/2019	07/17/2029	6621.29
CIVP	09/30/2018		06/17/2019	07/17/2029	5478.19
Place of Filing CLERK OF CIRCUIT COURT CITRUS COUNTY INVERNESS, FL 34450					Total \$ 27780.30

This notice was prepared and signed at BALTIMORE, MD, on this,

the 24th day of October, 2019.

Signature  for S. MCGUIGAN	Title ACS SBSE (800) 829-3903
23-00-0008	

(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax lien
Rev. Rul. 71-466, 1971 - 2 C.B. 409)

Part 1 - Kept By Recording Office

Form **668(Y)(c)** (Rev. 2-2004)
CAT. NO 60025X

CLAIM OF LIEN

STATE OF FLORIDA
COUNTY OF CITRUS

Before me, the undersigned authority appeared before Stephen T. Hallet, who being first duly sworn says that he is the Secretary of Citrus Hills Golf and Country Club, LLC, a Delaware limited liability company, of 2476 N. Essex Avenue, Hernando, Florida 34442, hereinafter referred to as "Lienor", and that pursuant to the Declaration of Covenants, Conditions and Restrictions for Club Membership, as recorded in Official Records Book 1196 at Pages 1012 at. Seq., inclusive and as amended of the Public Records of Citrus County, Florida, and by virtue of the Amendment to, and Joinder in, the Declaration of Covenants, Conditions and Restrictions for Club Membership, as recorded in Official Records Book 2177 at Page 52 on November 28, 2007, the Lienor herein claims a lien on the real property owned by William Berry, being more particularly described as:

Lot 60, of Hampton Hills, according to the plat thereof as recorded in Plat Book 12, pages 20 through 23 inclusive, Public Records of Citrus County, Florida.

Lienor states further that demand has been made upon said owners and said owners have failed to remit to Lienor club membership dues from May 9, 2018 through the filing of this lien, and that there currently exists a balance of \$34,051.65, of which \$15,780.81 is due in principal, \$1,960.00 is due in late fees, \$16,060.84 is due in interest, and \$250.00 is due in attorney fees. In addition to the above, interest at the rate of eighteen (18%) per annum, effective thirty (30) days after the due date of said annual maintenance fees is owed, plus necessary title search and recording fees.

Lienor has and continues to perform its obligations pursuant to the Declaration of Covenants and Restrictions and Lienor is entitled to its costs, expenses and attorney's fees as provided for in the Declaration.

WITNESS my hand and seal this 13 day of Oct., 2021.

SIGNED, SEALED AND DELIVERED:

Cathy Rider
Witness: Cathy Rider

Karen Peters
Witness: Karen Peters

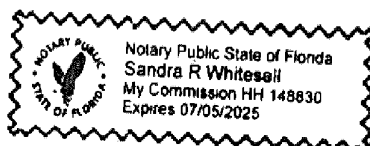
Citrus Hills Golf and Country Club, LLC
"Lienor"

By: Stephen T. Hallet
Stephen T. Hallet, Secretary

Before me personally appeared Stephen T. Hallet, as Vice Secretary of Citrus Hills Golf and Country Club, LLC, a Delaware limited liability company, to me well known, who did not take an oath, and who is personally known to me to be the person described in and who executed the foregoing instrument, and acknowledged to and before me that said instrument was executed for the purposes therein expressed, this 13 day of Oct., 2021.

(SEAL)

[Signature]
Notary Public



Prepared by and Return to:
Cyle T. Moses, ESQ.
Hampton Hills, LLC
2476 N. Essex Avenue
Hernando, FL 34442

CLAIM OF LIEN

STATE OF FLORIDA
COUNTY OF CITRUS

Before me, the undersigned authority appeared before Cyle T. Moses, who being first duly sworn says that he is the Secretary of Citrus Hills Golf and Country Club, LLC, a Delaware limited liability company, of 2476 N. Essex Avenue, Hernando, Florida 34442, hereinafter referred to as "Lienor", and that pursuant to the Declaration of Covenants, Conditions and Restrictions for Club Membership, as recorded in Official Records Book 1196 at Pages 1012 et. seq., and as amended of the Public Records of Citrus County, Florida. The Lienor herein claims a lien on the real property owned by William Berry, being more particularly described as:

Lot 60 of HAMPTON HILLS, according to the plat thereof, recorded in Plat Book 12, pages 20 through 23, inclusive of the Public Records of Citrus County, Florida.

Lienor states further that demand has been made upon said owners and said owners have failed to remit to Lienor club membership and that there currently exists a balance of \$62,476.07, of which \$20,763.54 is due in principal, \$2,440.00 is due in late fees, \$39,022.53 is due in interest, and \$250.00 is due in attorney fees. In addition to the above, interest at the rate of eighteen (18%) per annum, effective thirty (30) days after the due date of said annual maintenance fees is owed, plus necessary title search and recording fees.

Lienor has and continues to perform its obligations pursuant to the Declaration of Covenants and Restrictions and Lienor is entitled to its costs, expenses and attorney's fees as provided for in the Declaration.

WITNESS my hand and seal this 18th day of September, 2024.

SIGNED, SEALED AND DELIVERED:

Cheryl Wisser

Witness: Cheryl Wisser
Address: 2476 N Essex Ave
Hernando, FL 34442

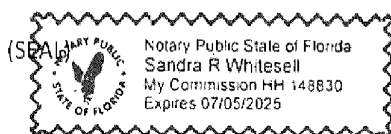
Cathy Rider

Witness: Cathy Rider
Address: 2476 N Essex Ave
Hernando, FL 34442

Citrus Hills Golf and Country Club, LLC
"Lienor"

By: Cyle T. Moses
Cyle T. Moses, Secretary

Before me personally appeared Cyle T. Moses, as Secretary of Citrus Hills Golf and Country Club, LLC, a Delaware limited liability company, to me well known, who did not take an oath, and who is personally known to me to be the person described in and who executed the foregoing instrument, and acknowledged to and before me that said instrument was executed for the purposes therein expressed, this 18th day of September, 2024.



Sandra R Whitesell
Notary Public

Prepared by and Return to:
Cyle T. Moses, ESQ.
Hampton Hills, LLC
2476 N. Essex Avenue
Hernando, FL 34442

CLAIM OF LIEN

STATE OF FLORIDA
COUNTY OF CITRUS

Before me, the undersigned authority appeared before Cyle T. Moses, who being first duly sworn says that he is the Secretary of Citrus Hills Golf and Country Club, LLC, a Delaware limited liability company, of 2476 N. Essex Avenue, Hernando, Florida 34442, hereinafter referred to as "Lienor", and that pursuant to the Declaration of Covenants, Conditions and Restrictions for Club Membership, as recorded in Official Records Book 1196 at Pages 1012 et. seq., and as amended of the Public Records of Citrus County, Florida. The Lienor herein claims a lien on the real property owned by William Berry, being more particularly described as:

Lot 60 of HAMPTON HILLS, according to the plat thereof, recorded in Plat Book 12, pages 20 through 23, inclusive of the Public Records of Citrus County, Florida.

Lienor states further that demand has been made upon said owners and said owners have failed to remit to Lienor club membership and that there currently exists a balance of \$76,935.94, of which \$22,763.98 is due in principal, \$2,600.00 is due in late fees, \$51,321.96 is due in interest, and \$250.00 is due in attorney fees. In addition to the above, interest at the rate of eighteen (18%) per annum, effective thirty (30) days after the due date of said annual maintenance fees is owed, plus necessary title search and recording fees.

Lienor has and continues to perform its obligations pursuant to the Declaration of Covenants and Restrictions and Lienor is entitled to its costs, expenses and attorney's fees as provided for in the Declaration.

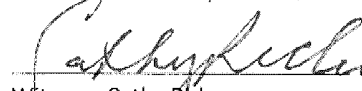
WITNESS my hand and seal this 15th day of August, 2025.

SIGNED, SEALED AND DELIVERED:

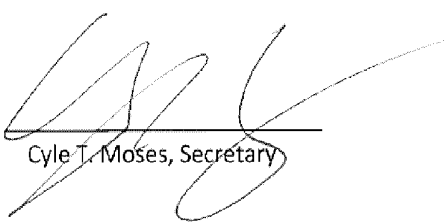
Citrus Hills Golf and Country Club, LLC
"Lienor"



Witness: Cheryl Wisser
Address: 2476 N Essex Ave
Hernando, FL 34442

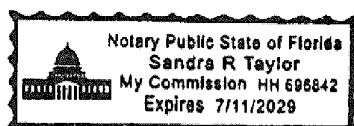


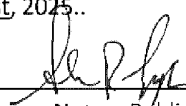
Witness: Cathy Rider
Address: 2476 N Essex Ave
Hernando, FL 34442

By: 
Cyle T. Moses, Secretary

Before me personally appeared Cyle T. Moses, as Secretary of Citrus Hills Golf and Country Club, LLC, a Delaware limited liability company, to me well known, who did not take an oath, and who is personally known to me to be the person described in and who executed the foregoing instrument, and acknowledged to and before me that said instrument was executed for the purposes therein expressed, this 15th day of August, 2025..

(SEAL)




Notary Public



Detail by Entity Name

Foreign Limited Liability Company

CITRUS HILLS GOLF AND COUNTRY CLUB, LLC

Filing Information

Document Number	M12000000362
FE/EIN Number	59-2390141
Date Filed	01/20/2012
State	DE
Status	ACTIVE
Last Event	LC AMENDMENT
Event Date Filed	04/29/2019
Event Effective Date	NONE

Principal Address

2476 NORTH ESSEX AVENUE
HERNANDO, FL 34442

Mailing Address

2476 NORTH ESSEX AVENUE
HERNANDO, FL 34442

Registered Agent Name & Address

Moses, Cyle T, Esq.
2476 NORTH ESSEX AVENUE
HERNANDO, FL 34442

Name Changed: 03/24/2022

Authorized Person(s) Detail

Name & Address

Title President

TAMPOSI, STEPHEN A
2476 NORTH ESSEX AVENUE
HERNANDO, FL 34442

Title VP, Treasurer

ABEL, ERIC D
2476 NORTH ESSEX AVENUE
HERNANDO, FL 34442

Title S

Moses, Cyle T
2476 NORTH ESSEX AVENUE
HERNANDO, FL 34442

Annual Reports

Report Year	Filed Date
2023	01/25/2023
2024	03/07/2024
2025	02/03/2025

Document Images

<u>02/03/2025 -- ANNUAL REPORT</u>	View image in PDF format
<u>03/07/2024 -- ANNUAL REPORT</u>	View image in PDF format
<u>01/25/2023 -- ANNUAL REPORT</u>	View image in PDF format
<u>03/24/2022 -- ANNUAL REPORT</u>	View image in PDF format
<u>01/26/2021 -- ANNUAL REPORT</u>	View image in PDF format
<u>03/24/2020 -- ANNUAL REPORT</u>	View image in PDF format
<u>04/29/2019 -- LC Amendment</u>	View image in PDF format
<u>04/04/2019 -- ANNUAL REPORT</u>	View image in PDF format
<u>04/02/2018 -- ANNUAL REPORT</u>	View image in PDF format
<u>03/31/2017 -- ANNUAL REPORT</u>	View image in PDF format
<u>03/22/2016 -- ANNUAL REPORT</u>	View image in PDF format
<u>03/16/2015 -- ANNUAL REPORT</u>	View image in PDF format
<u>01/16/2014 -- ANNUAL REPORT</u>	View image in PDF format
<u>04/24/2013 -- ANNUAL REPORT</u>	View image in PDF format
<u>01/20/2012 -- Foreign Limited</u>	View image in PDF format



[Department of State](#) / [Division of Corporations](#) / [Search Records](#) / [Search by Entity Name](#) /

Detail by Entity Name

Florida Not For Profit Corporation

WINDWARD VILLAGE PROPERTY OWNERS ASSOCIATION, INC.

Filing Information

Document Number	N94000004802
FE/EIN Number	59-3287583
Date Filed	09/27/1994
State	FL
Status	ACTIVE
Last Event	REINSTATEMENT
Event Date Filed	04/10/2012

Principal Address

2535 N RESTON TERR
HERNANDO, FL 34442

Changed: 01/17/2022

Mailing Address

2535 N RESTON TERR
HERNANDO, FL 34442

Changed: 01/17/2022

Registered Agent Name & Address

Michelle's Accounting & Tax Services
2535 N RESTON TERR
HERNANDO, FL 34442

Name Changed: 01/17/2022

Address Changed: 01/17/2022

Officer/Director Detail

Name & Address

Title President

TOTH, MICHAEL E
2535 N RESTON TERR
HERNANDO, FL 34442

Title VP

Ford, David
2535 N RESTON TERR
HERNANDO, FL 34442

Title Secretary

Robinson, Robert
2535 N RESTON TERR
HERNANDO, FL 34442

Title Treasurer

Anderson, Richard
2535 N RESTON TERR
HERNANDO, FL 34442

Annual Reports

Report Year	Filed Date
2023	01/27/2023
2024	02/04/2024
2025	03/03/2025

Document Images

<u>03/03/2025 -- ANNUAL REPORT</u>	View image in PDF format
<u>02/04/2024 -- ANNUAL REPORT</u>	View image in PDF format
<u>01/27/2023 -- ANNUAL REPORT</u>	View image in PDF format
<u>01/17/2022 -- ANNUAL REPORT</u>	View image in PDF format
<u>04/26/2021 -- ANNUAL REPORT</u>	View image in PDF format
<u>03/12/2020 -- ANNUAL REPORT</u>	View image in PDF format
<u>04/01/2019 -- ANNUAL REPORT</u>	View image in PDF format
<u>04/12/2018 -- ANNUAL REPORT</u>	View image in PDF format
<u>04/18/2017 -- ANNUAL REPORT</u>	View image in PDF format
<u>04/19/2016 -- ANNUAL REPORT</u>	View image in PDF format
<u>04/10/2015 -- ANNUAL REPORT</u>	View image in PDF format
<u>04/18/2014 -- ANNUAL REPORT</u>	View image in PDF format
<u>04/29/2013 -- ANNUAL REPORT</u>	View image in PDF format
<u>04/10/2012 -- REINSTATEMENT</u>	View image in PDF format
<u>04/03/2010 -- ANNUAL REPORT</u>	View image in PDF format
<u>04/23/2009 -- ANNUAL REPORT</u>	View image in PDF format

<u>04/17/2008 -- ANNUAL REPORT</u>	View image in PDF format
<u>05/01/2007 -- ANNUAL REPORT</u>	View image in PDF format
<u>03/15/2006 -- ANNUAL REPORT</u>	View image in PDF format
<u>03/21/2005 -- ANNUAL REPORT</u>	View image in PDF format
<u>03/29/2004 -- ANNUAL REPORT</u>	View image in PDF format
<u>01/21/2003 -- ANNUAL REPORT</u>	View image in PDF format
<u>02/01/2002 -- ANNUAL REPORT</u>	View image in PDF format
<u>02/08/2001 -- ANNUAL REPORT</u>	View image in PDF format
<u>02/28/2000 -- ANNUAL REPORT</u>	View image in PDF format
<u>03/01/1999 -- ANNUAL REPORT</u>	View image in PDF format
<u>02/05/1998 -- ANNUAL REPORT</u>	View image in PDF format
<u>05/20/1997 -- ANNUAL REPORT</u>	View image in PDF format
<u>02/07/1996 -- ANNUAL REPORT</u>	View image in PDF format



[Department of State](#) / [Division of Corporations](#) / [Search Records](#) / [Search by Entity Name](#) /

Detail by Entity Name

Florida Not For Profit Corporation

TERRA VISTA PROPERTY OWNERS ASSOCIATION, INC.

Filing Information

Document Number N94000004801

FEI/EIN Number 59-3287585

Date Filed 09/27/1994

State FL

Status ACTIVE

Last Event AMENDMENT

Event Date Filed 06/17/2019

Event Effective Date NONE

Principal Address

2476 N. ESSEX AVE
HERNANDO, FL 34442

Changed: 02/29/2000

Mailing Address

2476 N. ESSEX AVE
HERNANDO, FL 34442

Changed: 02/29/2000

Registered Agent Name & Address

Moses, Cyle T, Esq.
2476 N ESSEX AVE
HERNANDO, FL 34442

Name Changed: 03/24/2022

Address Changed: 03/01/1999

Officer/Director Detail

Name & Address

Title President, Director

Moses, Cyle T
2476 N. ESSEX AVE
HERNANDO, FL 34442

Title Treasurer, Director

WISSER, CHERYL
2476 N. ESSEX AVE
HERNANDO, FL 34442

Title Secretary, Director

Taylor, Sandra Rebecca
2476 N. ESSEX AVE
HERNANDO, FL 34442

Annual Reports

Report Year	Filed Date
2023	01/25/2023
2024	03/07/2024
2025	01/24/2025

Document Images

<u>01/24/2025 -- ANNUAL REPORT</u>	View image in PDF format
<u>03/07/2024 -- ANNUAL REPORT</u>	View image in PDF format
<u>01/25/2023 -- ANNUAL REPORT</u>	View image in PDF format
<u>03/24/2022 -- ANNUAL REPORT</u>	View image in PDF format
<u>03/02/2021 -- ANNUAL REPORT</u>	View image in PDF format
<u>03/24/2020 -- ANNUAL REPORT</u>	View image in PDF format
<u>06/17/2019 -- Amendment</u>	View image in PDF format
<u>04/04/2019 -- ANNUAL REPORT</u>	View image in PDF format
<u>04/02/2018 -- ANNUAL REPORT</u>	View image in PDF format
<u>03/30/2017 -- ANNUAL REPORT</u>	View image in PDF format
<u>03/24/2016 -- ANNUAL REPORT</u>	View image in PDF format
<u>03/20/2015 -- ANNUAL REPORT</u>	View image in PDF format
<u>02/21/2014 -- ANNUAL REPORT</u>	View image in PDF format
<u>04/24/2013 -- ANNUAL REPORT</u>	View image in PDF format
<u>02/17/2012 -- ANNUAL REPORT</u>	View image in PDF format
<u>02/23/2011 -- ANNUAL REPORT</u>	View image in PDF format
<u>04/13/2010 -- ANNUAL REPORT</u>	View image in PDF format
<u>03/13/2009 -- ANNUAL REPORT</u>	View image in PDF format
<u>04/30/2008 -- ANNUAL REPORT</u>	View image in PDF format
<u>03/28/2007 -- ANNUAL REPORT</u>	View image in PDF format
<u>04/03/2006 -- ANNUAL REPORT</u>	View image in PDF format

<u>03/21/2005 -- ANNUAL REPORT</u>	View image in PDF format
<u>03/29/2004 -- ANNUAL REPORT</u>	View image in PDF format
<u>01/21/2003 -- ANNUAL REPORT</u>	View image in PDF format
<u>02/01/2002 -- ANNUAL REPORT</u>	View image in PDF format
<u>02/13/2001 -- Name Change</u>	View image in PDF format
<u>02/08/2001 -- ANNUAL REPORT</u>	View image in PDF format
<u>02/29/2000 -- ANNUAL REPORT</u>	View image in PDF format
<u>03/01/1999 -- ANNUAL REPORT</u>	View image in PDF format
<u>01/27/1998 -- ANNUAL REPORT</u>	View image in PDF format
<u>05/20/1997 -- ANNUAL REPORT</u>	View image in PDF format
<u>02/07/1996 -- ANNUAL REPORT</u>	View image in PDF format

Citrus County Property Appraiser, Cregg E. Dalton

PC Code0100 - SINGLE FAMILY
Bldg CountsRes 1 / MH 0 / Comm 0
Nbhd7414 - HAMPTON HILLS
Tax District0000 - COASTAL RIVERS BASIN
Subdivision000859 - HAMPTON HILLS
Short LegalHAMPTON HILLS PB 12 PG 20 LOT 60
Est. Parcel Sqft81,372
Est. Parcel Acres1.87
Map SC-TW-RG25-18S-18E

Recording Activity Notification (RAN) system

WORRIED ABOUT PROPERTY FRAUD?

Mailing Address

NameBERRY WILLIAM F JR
Mailing Address183 W ALBANY LN
HERNANDO FL 34442

All Owners

Name	Owner Type
BERRY WILLIAM F JR	O - Owner

2025 Preliminary Values

Year	Land Value	Impr Value	Just Value	Non-Sch. Assessed	Non-Sch. Exemptions	Non-Sch. Taxable	HX Savings
2024	\$96,000	\$351,159	\$447,159	\$333,012	\$0	\$333,012	\$0

Value History and Tax Amount

Year	Land Value	Impr Value	Just Value	Non-Sch. Assessed	Non-Sch. Exemptions	Non-Sch. Taxable	HX Cap Savings	Tax Estimate	Tax Link
2024	\$96,000	\$351,159	\$447,159	\$333,012	\$0	\$333,012	\$0	\$5,805.85	Link
2023	\$68,400	\$333,034	\$401,434	\$302,102	\$0	\$302,102	\$0	\$5,321.60	Link

Tax Estimate upon sale of the property (no assessment capping or exemptions)

Year	Tax Dist	District Name	Market Value	Millage Rate	Tax Estimate
2024	0000	COASTAL RIVERS BASIN	\$447,159	14.8306	\$6,888.73

Buyer Beware!

Property taxes may be affected with change in ownership. When buying real estate property, you should not assume that property taxes will remain the same. Whenever there is a change in ownership, the assessed value of the property may reset to full market value, which could result in higher property taxes. Please use our tax estimator to approximate your new property taxes. Homestead exemptions and agricultural classifications are not transferable to the new owner. You must apply for your own exemptions and agricultural classifications.

Special Assessments

Project #	Description	Amount
0023	HAMPTON HILLS	\$51.06
0030	SOLID WASTE, RESID IMPRVD	\$27.00
0131	FIRE SERVICES ASSESSMENT	\$79.00
0154	STORMWATER	\$100.03

Sales

Sale Date	Sale Price	Book/Page	Instr Type	V/I
06/01/2006	\$34,500	2017/2035	01-CORRECTIVE/QC/TD/COT	I
07/01/2003	\$37,500	1677/0081	03-SAME FAMILY/DEED FOL	I
03/01/2002	\$200,000	1496/0649	00-WARRANTY DEED	I
04/01/1986	\$140,000	0697/2198	00-WARRANTY DEED	I
01/01/1984	\$100	0633/1062	02-MIN DOC STAMP (\$100)	V

DISCLAIMER

Sales do not generally appear in database until approximately 8 to 10 weeks after the recording date. If a recent sale does not show up in this list, please allow more time for the sale record to be processed.

Permit Summary

Permit Date	Permit Number	Description	Amount	Occupancy Date
10/01/1983	41214	3 POOLE ENCLOSURE	\$3,500	05/01/1984
08/01/1983	40228	3 POOL	\$9,000	05/01/1984
06/01/1983	37508	1 RES	\$49,364	12/01/1983

Land & Agricultural

Line	Land Use	Type	Units	Frontage	Depth	Ag Flag	Classified Value	Just Value	Zoning
1	0108-RESIDENTIAL NON-WATERFRONT	U-UNIT	1.00	76.0	359			\$96,000	MDR

Residential

Bldg Number	1
Class	R1 - RESIDENTIAL SINGLE FAMILY
Year Built	1983
Total FLA	3,057
Total Under Roof	4,091
Exterior Wall	32 - CONCRETE BLOCK STUCCO
Foundation	3 - CONT. FOOTING-AVG.
HVAC	109 - HEAT PUMP
Stories	1
Floor System	01 - CONC. SLAB
Roof Frame	01 - GABLE
Roof Cover	09 - CUSTOM FIBERGLASS
Fuel	1 - ELECTRIC
Bedrooms/Full Baths/Half Baths	4/2/1
Addl Fixtures	3
FPL: Stacks/Openings	1 / 1
RCN	497,266
RCNLD	334,769

Additions to Base Area

Building	Description	Year Built	Area
1	MAIN BUILDING	1983	3,057
1	GARAGE FINISHED	1983	620
1	OPEN PORCH FIN	1983	84
1	SCR PORCH FIN	1983	330

Miscellaneous Improvements

Building #	Line	Description	Year Built	L	W	Units	Area	Value
1	1	SWIMMING POOL CONCRETE-[1-SF]	1983	11	26	1	286	7,900
1	2	SCREEN ENCLOSURE ALUMINUM-[1-SF]	1983	34	31	1	1,054	3,520
1	3	SUMMER KITCHEN-[3-UNIT]	1998			1	1	710
1	4	MASONRY WALL/FENCE CBS-[1-SF]	1983	7	50	1	350	3,560
1	5	CARPORT ALUM UNF W/O CONCRETE SLAB-[1-SF]	1983			1	195	700

Total Misc Value
16,390

Legal Description

Legal Description
HAMPTON HILLS PB 12 PG 20 LOT 60

DISCLAIMER

Legal description as shown is not to be used on legal documents. The legal description is intended for general information only. The Property Appraiser assumes no responsibility for the consequences of inappropriate uses or interpretations of the legal description.

APPLICATION FOR TAX DEED

512
R. 12/16

Section 197.502, Florida Statutes

Application Number: 922880

To: Tax Collector of CITRUS COUNTY, Florida

I,
HMF FL E LLC
TESCO CUSTODIAN
PO BOX 30538
TAMPA, FL 33630-3538,

hold the listed tax certificate and hereby surrender the same to the Tax Collector and make tax deed application thereon:

Account Number	Certificate No.	Date
2284242	2018/7558	06-01-2018
Legal Description		
HAMPTON HILLS PB 12 PG 20 LOT 60		

I agree to:

- pay any current taxes, if due and
- redeem all outstanding tax certificates plus interest not in my possession, and
- pay all delinquent and omitted taxes, plus interest covering the property.
- pay all Tax Collector's fees, ownership and encumbrance report costs, Clerk of the Court costs, charges and fees, and Sheriff's costs, if applicable.

Attached is the tax sale certificate on which this application is based and all other certificates of the same legal description which are in my possession.

Signature on File
HMF FL E LLC
TESCO CUSTODIAN
PO BOX 30538
TAMPA, FL 33630-3538

08-12-2025
Application Date

Applicant's signature

Altkey: 2284242
BERRY WILLIAM F JR

Parcel ID: 18E18S250010 0600
183 W ALBANY LN , HERNANDO

Citrus County Property Appraiser, Cregg E. Dalton

PC Code 0100 - SINGLE FAMILY
Bldg Counts Res 1 / MH 0 / Comm 0
Nbhd 7414 - HAMPTON HILLS
Tax District 0000 - COASTAL RIVERS BASIN
Subdivision 000859 - HAMPTON HILLS
Short Legal HAMPTON HILLS PB 12 PG 20 LOT 60
Est. Parcel Sqft 81,372
Est. Parcel Acres 1.87
Map SC-TW-RG 25-18S-18E

Recording Activity Notification (RAN) system WORRIED ABOUT PROPERTY FRAUD?

Mailing Address

Name BERRY WILLIAM F JR
Mailing Address 183 W ALBANY LN
HERNANDO FL 34442

All Owners

Name	Owner Type
BERRY WILLIAM F JR	O - Owner

Value History and Tax Amount

Year	Land Value	Impr Value	Just Value	Non-Sch. Assessed	Non-Sch. Exemptions	Non-Sch. Taxable	HX Cap Savings	Tax Estimate	Tax Link
2025	\$96,000	\$338,157	\$434,157	\$366,313	\$0	\$366,313	\$0	\$6,098.47	Link
2024	\$96,000	\$351,159	\$447,159	\$333,012	\$0	\$333,012	\$0	\$5,805.85	Link

Tax Estimate upon sale of the property (no assessment capping or exemptions)

Year	Tax Dist	District Name	Market Value	Millage Rate	Tax Estimate
2025	0000	COASTAL RIVERS BASIN	\$434,157	14.8298	\$6,741.55

Buyer Beware!

Property taxes may be affected with change in ownership. When buying real estate property, you should not assume that property taxes will remain the same. Whenever there is a change in ownership, the assessed value of the property may reset to full market value, which could result in higher property taxes. Please use our tax estimator to approximate your new property taxes. Homestead exemptions and agricultural classifications are not transferable to the new owner. You must apply for your own exemptions and agricultural classifications.

Special Assessments

Project #	Description	Amount
0023	HAMPTON HILLS	\$51.06

0030	SOLID WASTE, RESID IMPRVD	\$27.00
0131	FIRE SERVICES ASSESSMENT	\$125.00
0154	STORMWATER	\$100.03

Sales

Sale Date	Sale Price	Book/Page	Instr Type	V/I
06/01/2006	\$34,500	2017/2035	01-CORRECTIVE/QC/TD/COT	I
07/01/2003	\$37,500	1677/0081	03-SAME FAMILY/DEED FOL	I
03/01/2002	\$200,000	1496/0649	00-WARRANTY DEED	I
04/01/1986	\$140,000	0697/2198	00-WARRANTY DEED	I
01/01/1984	\$100	0633/1062	02-MIN DOC STAMP (\$100)	V

DISCLAIMER

Sales do not generally appear in database until approximately 8 to 10 weeks after the recording date. If a recent sale does not show up in this list, please allow more time for the sale record to be processed.

Permit Summary

Permit Date	Permit Number	Description	Amount	Occupancy Date
10/01/1983	41214	3 POOLE ENCLOSURE	\$3,500	05/01/1984
08/01/1983	40228	3 POOL	\$9,000	05/01/1984
06/01/1983	37508	1 RES	\$49,364	12/01/1983

Land & Agricultural

Line	Land Use	Type	Units	Frontage	Depth	Ag Flag	Classified Value	Just Value	Zoning
1	0108-RESIDENTIAL NON-WATERFRONT	U-UNIT	1.00	76.0	359				MDR

Residential

Bldg Number	1
Class	R1 - RESIDENTIAL SINGLE FAMILY
Year Built	1983
Total FLA	3,057
Total Under Roof	4,091
Exterior Wall	32 - CONCRETE BLOCK STUCCO
Foundation	3 - CONT. FOOTING-AVG.
HVAC	109 - HEAT PUMP
Stories	1
Floor System	01 - CONC. SLAB
Roof Frame	01 - GABLE
Roof Cover	09 - CUSTOM FIBERGLASS
Fuel	1 - ELECTRIC
Bedrooms/Full Baths/Half Baths	4/2/1
Addl Fixtures	3
FPL: Stacks/Openings	1 / 1

RCN

RCNLD

Additions to Base Area

Building	Description	Year Built	Area
1	MAIN BULDING	1983	3,057
1	GARAGE FINISHED	1983	620
1	OPEN PORCH FIN	1983	84
1	SCR PORCH FIN	1983	330

Miscellaneous Improvements

Building #	Line	Description	Year Built	L	W	Units	Area	Value
1	1	SWIMMING POOL CONCRETE-[1-SF]	1983	11	26	1	286	
1	2	SCREEN ENCLOSURE ALUMINUM-[1-SF]	1983	34	31	1	1,054	
1	3	SUMMER KITCHEN-[3-UNIT]	1998			1	1	
1	4	MASONRY WALL/FENCE CBS-[1-SF]	1983	7	50	1	350	
1	5	CARPORT ALUM UNF W/O CONCRETE SLAB-[1-SF]	1983			1	195	

Total Misc Value
