RECEIVED
By Tifani White at 11:59 am, 7/16/26

CERTIFICATION OF TAX DEED APPLICATION

Sections 197.502 and 197.542, Florida Statutes

Part 1: Tax Deed Application Information

Applicant	FIG 20, LLC FIG 20, LLC FBO SEC PTY PO BOX 12225 NEWARK, NJ 07101-3411	Property Owner	ZAPF PENNY LEE 1108 E INVERNESS BLVD INVERNESS, FL 34452
Property description	INVERNESS HGLDS WEST PB 5 PG 19 LOT 31 BLK 404	Application date	Apr 09, 2026
		Certificate #	2024 / 5295
		Date certificate issued	06/01/2024
		Account number	1825164

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)
# 2024/5295	06/01/2024	1,890.85	253.69	2,144.54
			→ Part 2: Total*	**2,144.54**

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)
# 2025/5668	06/01/2025	1,987.68	6.25	118.43	2,112.36
				Part 3: Total*	**2,112.36**

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)	4,256.90
2.	Delinquent taxes paid by the applicant	0.00
3.	Current taxes paid by the applicant	1,973.75
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)	299.50
7.	**Total Paid** (Lines 1-6)	6,955.15

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.

Christina Sedlak
Signature, Tax Collector or Designee

Citrus County, Florida

Date 16th of July, 2026

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)	7,084.15
17. Redemption fee	6.25
18. Total amount to redeem	7,090.40
Signature, Clerk of Court or Designee	Date of sale

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)

Integrity • Innovation
Janice A. Warren, C.F.C.
Citrus County Tax Collector

TAX DEED APPLICATION COVER LETTER

Account #: 1825164

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
FIG 20, LLC
FIG 20, LLC FBO SEC PTY
PO BOX 12225
NEWARK, NJ 07101-3411

Owner on Current Tax Roll
ZAPF PENNY LEE
1108 E INVERNESS BLVD
INVERNESS, FL 34452

Additional Parties, Per Search
CITRUS COUNTY — Lien Holder
CODE COMPLIANCE
3600 W SOVEREIGN PATH, SUITE 147
LECANTO, FL 34461

PENNY LEE ZAPF — Title Holder
6165 E TUDOR ST.
INVERNESS, FL 34452

Certified By:

Christina Sedlak

Tax Collector or Authorized Designee

TDA #: 923236

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
1825164	20E19S290010 04040 0310	6165 E TUDOR ST INVERNESS 34452

Legal Description
INVERNESS HGLDS WEST PB 5 PG 19 LOT 31 BLK 404

Other Parcel Info

Certificate #	Assessed Value	Homestead?	Mobile Home?	Bankruptcy?
2024 - 5295	$111,845	No	No	No

Owner of Record on Current Tax Roll
PENNY LEE ZAPF

Billing Name & Address
1108 E INVERNESS BLVD
INVERNESS FL 34452

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: 06/22/2026 **Search covers** **20 years** **through:** 06/19/2026

Paul Evans
Title Examiner

General Examiner Comments:

APPARENT TITLE HOLDER

Name & Address of Record	Document	Examiner Comments
PENNY LEE ZAPF 6165 E TUDOR ST. INVERNESS FL 34452	Quit Claim Deed Bk:2652 Pg:1076	

Related Documents (for Reference)

Warranty Deed
Bk:1610 Pg:2132

MORTGAGE HOLDER

Name & Address of Record	Document	Examiner Comments
None found.		

Related Documents (for Reference)

None found.

LIEN HOLDER

Name & Address of Record	Document	Examiner Comments
CITRUS COUNTY CODE COMPLIANCE 3600 W SOVEREIGN PATH, SUITE 147 LECANTO FL 34461	Order Bk:3425 Pg:1849 Order Bk:3436 Pg:507	

Related Documents (for Reference)

None found.

OTHER PARTIES

Name & Address of Record	Document	Examiner Comments
None found.		

Related Documents (for Reference)

None found.

OTHER DOCUMENTS

Document Type

Property Appraiser

Official Records Citrus County FL, Angela Vick, Clerk of the Circuit Court & Comptroller
#2014047842 BK: 2652 PG: 1076 10/29/2014 10:11 AM 1 Receipt: 42658
RECORDING $18.50 D DOCTAX PD $0.70

Recording requested by: _____

When recorded, mail to:
Name: Chad Zapf
Address: 6623 N. Founder Terr.
City/State/Zip: Dunnellon Florida 34433

Space above reserved for use by Recorder's Office

Document prepared by:
Name Chad Zapf
Address 6623 N. Founder Terr.
City/State/Zip Dunnellon Florida 34433

Property Tax Parcel/Account Number: 2919320E001004040031O

Quitclaim Deed

This Quitclaim Deed is made on October 29 2014, between Chad Zapf & Heather Zapf-married, Grantor, of 6623 N Founder Terr., City of dunnellon, State of Florida 34433, and Penny-Lee Zapf single, Grantee, of 6165 E Tudor St., City of Inverness, State of Florida 34452.

For valuable consideration, the Grantor hereby quitclaims and transfers all right, title, and interest held by the Grantor in the following described real estate and improvements to the Grantee, and his or her heirs and assigns, to have and hold forever, located at 6165 E Tudor Street, City of Inverness, State of Florida 34452:

Inverness HGIDS West PB 5 PG 19 lot 31 BLK 404

Subject to all easements, rights of way, protective covenants, and mineral reservations of record, if any. Taxes for the tax year of 2014 shall be prorated between the Grantor and Grantee as of the date of recording of this deed.

Official Records Citrus County FL, Angela Vick, Clerk of the Circuit Court & Comptroller
#2014047842 BK: 2652 PG: 1077 10/29/2014 10:11 AM 2 Receipt: 42658
RECORDING $18.50 D DOCTAX PD $0.70

Dated: 10-29-14

Signature of Grantor

Chad A. Zapf Heather M Zapf [redacted]
Name of Grantor

Sandra A. Pearce
Signature of Witness #1

Sandra Ann Pearce
Printed Name of Witness #1

Cathy Pay
Signature of Witness #2

Cathy Pay
Printed Name of Witness #2

State of Florida County of Citrus
On October 29th, 2014, the Grantor, Chad & Heather Zapf
personally came before me and, being duly sworn, did state and prove that he/she is the person described in the above document and that he/she signed the above document in my presence.

Vickie M. Ward
Notary Signature

Notary Public,
In and for the County of Citrus State of Florida
My commission expires: Aug 17. 2015 Seal

Send all tax statements to Grantee.

NOTARY PUBLIC-STATE OF FLORIDA
Vickie M. Ward
Commission # EE123037
Expires: AUG. 17, 2015
BONDED THRU ATLANTIC BONDING CO., INC.

THIS INSTRUMENT PREPARED BY AND RETURN TO:
Brenda L. Buta
Citrus Land Title
4089 North Lecanto Highway
Beverly Hills, Florida 34465

2003035656 2 PGS

Property Appraisers Parcel Identification (Folio) Numbers: **29 19S 20E 0010 04040 0310**
Grantees SS #s: and
File #03B01391

SPACE ABOVE THIS LINE FOR RECORDING DATA

THIS WARRANTY DEED, made the 30th day of ~~February~~ May, **2003** by **Ralph Verdolini, a single man and Connie Rose Rusin, a married woman,** herein called the grantors, to **Chad A. Zapf and Heather M. Zapf, husband and wife** whose post office address is 6165 E. Tudor Street, Inverness, FL 34452, hereinafter called the Grantees:
(Wherever used herein the terms "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations)

W I T N E S S E T H: That the grantors, for and in consideration of the sum of TEN AND 00/100'S ($10.00) Dollars and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the grantee all that certain land situate in Citrus County, State of Florida, viz.:

Lot 31, in Block 404, of INVERNESS HIGHLANDS WEST, according to the map or plat thereof as recorded in Plat Book 5, Pages 19 through 33, inclusive Public Records of Citrus County, Florida

Grantor, Connie Rose Rusin, hereby warrants and certifies that the herein described property is NOT her homestead property nor is it contiguous to her homestead property. She in fact resides at 6123 E. Elgin Lane Inverness, Fl. 34452.

TOGETHER, with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

TO HAVE AND TO HOLD, the same in fee simple forever.

AND, the grantors hereby covenant with said grantees that the grantors are lawfully seized of said land in fee simple; that the grantors have good right and lawful authority to sell and convey said land, and hereby warrant the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to December 31, ~~2001~~ 2002

IN WITNESS WHEREOF, the said grantors have signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in the presence of:

Witness #1 Signature
Brenda L. Buta
Witness #1 Printed Name

Witness #2 Signature
Caroline Prestidge
Witness #2 Printed Name

L.S.
Ralph Verdolini
6165 E. Tudor Street, Inverness, Florida 34452

OFFICIAL RECORDS
CITRUS COUNTY
BETTY STRIFLER
CLERK OF THE CIRCUIT COURT
RECORDING FEE $10 50
DOCUMENTARY TAX $385 00
2003035656 BK 1610 PG 2132-2133
06/18/2003 11:05 AM 2 PGS
KCCR,DC Receipt #020884

STATE OF Florida
COUNTY OF Citrus

The foregoing instrument was acknowledged before me this 30th day of ~~February~~ May **2003** by **Ralph Verdolini, a single man** who are personally known to me or have produced drivers license as identification.

SEAL

BRENDA L. BUTA
MY COMMISSION # DD 206414
EXPIRES May 16, 2007
1-800-3-NOTARY FL Notary Discount Assoc. Co

Notary Public

Brenda L. Buta
Printed Notary Name

My Commission Expires:

Return to Citrus Land Title, Inc.

File # 03B01391

Signed, sealed and delivered in the presence of:

Witness #1 Signature

Caroline Prestidge
Witness #1 Printed Name

Witness #2 Signature

Laura Fuller
Witness #2 Printed Name

Connie Rose Rusin L.S.

Connie Rose Rusin
6123 E. Elgin Lane Inverness, FL. 34452

STATE OF Florida
COUNTY OF Citrus

The foregoing instrument was acknowledged before me this 30th day of MAY 2003 by **Connie Rose Rusin, a married woman** who are personally known to me or have produced driverslicense as identification.

SEAL

CAROLINE PRESTIDGE
Commission # DD0135803
Expires 7/21/2006
Bonded through
(800-432-4254) Florida Notary Assn. Inc.

Notary Public

Caroline Prestidge
Printed Notary Name

My Commission Expires:

Official Records Citrus County FL, Angela Vick, Clerk of the Circuit Court & Comptroller
#2023066796 BK: 3425 PG: 1849 11/17/2023 1:28 PM 1 Receipt: 2023058784
RECORDING $18.50

CODE COMPLIANCE SPECIAL MASTER OF CITRUS COUNTY, A POLITICAL SUBDIVISION OF THE STATE OF FLORIDA

CITRUS COUNTY, FLORIDA
a political subdivision of the State of Florida
Petitioner,
vs.
PENNY LEE ZAPF
6165 E. Tudor St.
Inverness, Florida
Respondent.

Case No. CE2023-00316

FINDINGS OF FACT, CONCLUSIONS OF LAW AND ORDER

THIS CAUSE came on for public hearing before Citrus County Code Compliance Special Master Christian W. Waugh on **November 15, 2023**, after due notice and the Special Master having heard testimony from the Code Officer and other witnesses under oath and received evidence, thereupon issues his **Findings of Fact, Conclusions of Law and Order**, as follows:

I. EVIDENCE

After an investigation by Code Officer Brandon Norman, a notice of violation was issued to the Respondent alleging a violation of Citrus County Code of Ordinances, Chapter 20, Article III Section 20-31(a), "It shall be unlawful for the owner; or tenant of any land to permit, cause or have thereon any accumulation of junk, debris, rubbish and vegetative matter except for junk stored in enclosed litter receptacles or completely enclosed buildings; except for junk which will not fit into standard sized litter receptacles and which is set out for no more than 48 hours for pick up and removal; except for recyclable material stored in receptacles provided for recycling such materials; except junk stored in a lawfully established and maintained junkyard, garbage or waste disposal site or sanitary landfill; and except for accumulations of vegetative waste on agricultural lands on the above property." To Wit: miscellaneous junk and debris, discarded furniture.

The Respondent was not present despite notice of the date and time of the hearing being posted at the property and the Lecanto Government Building.

Code Officer Brandon Norman authenticated and offered into evidence the following: Exhibit A: photographs taken on July 20, 2023, September 5, 2023, November 2, 2023 and November 14, 2023; and Exhibit B: a copy of the Notice of Violation, Notice of Hearing, Pre-Hearing Order, posting affidavit and photograph of the posting at the property.

Code Officer Brandon Norman testified that his initial inspection was conducted on July 20, 2023, at which time the violation was confirmed. Subsequent inspections were conducted on September 5, 2023, November 2, 2023 and November 14, 2023. A Notice of Violation was issued on July 25, 2023. The Notice of Hearing was issued on September 15, 2023 and posted at the property and the Lecanto Government Building on November 2, 2023. He has not had contact with the Respondent. Upon his final inspection on November 14, 2023, the property remains in violation.

II. FINDINGS OF FACT:

The real property which is the subject of this case ("Property") is located at 6165 E. Tudor St., Inverness, Citrus County, a political subdivision of the State of Florida. The Property is described as Altkey: 1825164; INVERNESS HGLDS WEST PB 5 PG 19 LOT 31 BLK 404; Parcel ID: 20E19S290010 04040 0310.

The Special Master finds that the Respondent is in violation of the ordinance listed above.

III. CONCLUSIONS OF LAW

Respondent is in violation of Citrus County Code of Ordinances, Chapter 20, Article III Section 20-31(a), "It shall be unlawful for the owner or tenant of any land to permit, cause or have thereon any accumulation of junk, debris, rubbish and vegetative matter except for junk stored in enclosed litter receptacles or completely enclosed buildings; except for junk which will not fit into standard sized litter receptacles and which is set out for no more than 48 hours for pick up and removal; except for recyclable material stored in receptacles provided for recycling such materials; except junk stored in a lawfully established and maintained junkyard, garbage or waste disposal site or sanitary landfill; and except for accumulations of vegetative waste on agricultural lands on the above property. To Wit: miscellaneous junk and debris, discarded furniture.

The Respondent can abate the violation by removing the junk and debris from the property or placing it in a permitted enclosed structure.

Official Records Citrus County FL, Angela Vick, Clerk of the Circuit Court & Comptroller
#2023066796 BK: 3425 PG: 1850 11/17/2023 1:28 PM 2 Receipt: 2023058784
RECORDING $18.50

Citrus County vs. Lawless
Case No. CE2023-00316

IV. ORDER:
Based upon the foregoing **FINDINGS OF FACT AND CONCLUSIONS OF LAW**, it is hereby **ORDERED THAT**:

The Respondent shall abate the violation on later than 14 days from the date of this order. If the violation is not brought into compliance as ordered, a penalty of $100.00 per day will be imposed thereafter. This fine will be recorded and will constitute a lien on real or personal property of PENNY LEE ZAPF. The County Attorney's Office may seek foreclosure or money judgment on any unpaid lien of record three months from the date of first recording. Respondent shall be responsible to pay all costs required by County ordinance or regulation, which may also be filed as a lien of record. Pursuant to Section 162.09(1), Florida Statutes, a hearing shall not be necessary prior to imposing such fine.

It is the responsibility of the Respondent to notify the Code Compliance Division at (352) 527-5350, on or before the compliance date to demonstrate to Citrus County's satisfaction that the violation(s) have been corrected.

The Respondent have the right to appeal this order to the circuit court within thirty (30) days of the date of the recording of this order in the public records of Citrus County, a political subdivision of the state of Florida, pursuant to Citrus County Ordinance 19-56 and Florida Statutes section 162.11.

DONE AND ORDERED this the 16th day of November, 2023, at Orlando, Florida.

BY: _____
Christian W. Waugh, Special Master

I HEREBY CERTIFY that a true and correct copy of the foregoing **FINDINGS OF FACT, CONCLUSIONS OF LAW AND ORDER** has been furnished via U.S. First Class Mail to PENNY LEE ZAPF, 1108 E. Inverness Blvd., Inverness, FL 34452, this 17 day of November, 2023.

Laurie M. Speros, Legal Secretary
Citrus County Code Compliance
Department of Growth Management
3600 W. Sovereign Path Suite 147
Lecanto, Florida 34461
(352) 527-5350

I HEREBY CERTIFY that as an Agent of the Citrus County Department of Growth Management, the office to whose custody the original Order is entrusted, this is a true and correct copy of the document maintained on file in the Code Compliance records of Citrus County, Florida.

Laurie M. Speros, Legal Secretary
Citrus County Code Compliance
Department of Growth Management
3600 W. Sovereign Path Suite 147
Lecanto, Florida 34461
(352) 527-5350

STATE OF FLORIDA)
CITRUS COUNTY)

The foregoing instrument was acknowledged before me this 17 day of November, 2023, by **Laurie M. Speros**, Recording Secretary, Citrus County Code Compliance Special Master Hearing, who is personally known to me.

FRANCES H. BAIRD
Commission # GG 972511
Expires July 5, 2024
Bonded Thru Troy Fain Insurance 800-385-7019

NOTARY PUBLIC - STATE OF FLORIDA
Printed Name: Frances H. Baird
Commission No.: GG 972511
Expiration Date: July 5, 2024

Official Records Citrus County FL, Angela Vick, Clerk of the Circuit Court & Comptroller
#2024000786 BK: 3436 PG: 507 1/5/2024 9:40 AM 1 Receipt: 2024000716
RECORDING $18.50

CODE COMPLIANCE SPECIAL MASTER OF CITRUS COUNTY, FLORIDA
A POLITICAL SUBDIVISION OF THE STATE OF FLORIDA

CITRUS COUNTY, FLORIDA,
A political subdivision of the State of Florida
Petitioner,

Case No. CE2023-00316

vs.
PENNY LEE ZAPF
6165 E. Tudor St.
Inverness, Florida
Respondent. /

ORDER IMPOSING FINE

THIS CAUSE came on for a public hearing before the Code Compliance Special Master of Citrus County, Florida, on **November 15, 2023**, after due notice to Respondent PENNY LEE ZAPF, the Special Master received evidence, and thereupon issued an oral Order which was reduced to writing and furnished to PENNY LEE ZAPF

1. The Order required Respondent PENNY LEE ZAPF to take certain corrective action by a time certain as more specifically set forth in that Order.

2. An Affidavit of Non-Compliance dated December 12, 2023 has been filed with the Special Master by Code Officer Brandon Norman, which Affidavit certifies, under oath, that the required corrective action has not been taken as ordered.

3. The property upon which a violation has continued to exist is more fully described as Altkey: 1825164; INVERNESS HGLDS WEST PB 5 PG 19 LOT 31 BLK 404; Parcel ID: 20E19S290010 04040 0310.

4. Accordingly, it has been brought to the Special Master's attention that Respondent PENNY LEE ZAPF has not complied with the Special Master's Order dated November 16, 2023.

Based on the foregoing, it is hereby **ORDERED AND ADJUDGED** that:

5. Respondent PENNY LEE ZAPF shall pay to Citrus County, Florida, a fine of **$100.00** per day, plus administrative costs in the amount of **$277.86,** beginning on December 5, 2023, and continuing, with interest, until the violation has been abated as directed in the Order.

6. This Order Imposing Fine will be recorded and shall constitute a lien against the land upon which the violation exists and upon any real or personal property owned by Respondent PENNY LEE ZAPF pursuant to Section 162.09, Florida Statutes.

7. Respondent PENNY LEE ZAPF may request a hearing to challenge the fine no later than twenty (20) days after the date of this Order. This Order will be recorded on the twenty-first (21st) day after the date of this Order and shall constitute a lien as set forth in section 6 above unless the Respondent files a timely request for a hearing. The hearing would be limited to a consideration of only those new findings necessary to impose an appropriate fine.

DONE AND ORDERED this the 14th day of December, 2023.

CODE COMPLIANCE SPECIAL MASTER OF
CITRUS COUNTY

BY: _____
Christian W. Waugh, Special Master

Official Records Citrus County FL, Angela Vick, Clerk of the Circuit Court & Comptroller
#2024000786 BK: 3436 PG: 508 1/5/2024 9:40 AM 2 Receipt: 2024000716
RECORDING $18.50

Citrus County vs. Zapf
Case No. CE2023-00316

I HEREBY CERTIFY that a true and correct copy of the above foregoing ORDER IMPOSING FINE has been furnished via US First Class Mail to: PENNY LEE ZAPF, 1108 E. Inverness Blvd., Inverness, FL 34452, this 2/14 day of December, 2023.

Laurie M. Speros, Legal Secretary
Citrus County Code Compliance
Department of Growth Management
3600 W. Sovereign Path Suite 147
Lecanto, Florida 34461
(352) 527-5350

I HEREBY CERTIFY that as an Agent of the Citrus County Department of Growth Management, the office to whose custody the original Order is entrusted, this is a true and correct copy of the document maintained on file in the Code Compliance records of Citrus County, Florida, a political subdivision of the State of Florida.

Laurie M. Speros, Recording Secretary
Citrus County Code Compliance Special Master
3600 W. Sovereign Path, Suite 147
Lecanto, Florida 34461
(352) 527-5350

CITRUS COUNTY)
STATE OF FLORIDA)

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgments, personally appeared **Laurie M. Speros**, who is personally known to me and who did take an oath.

WITNESS my hand and official seal this 14 day of December, 2023.

FRANCES H. BAIRD
Commission # GG 972511
Expires July 5, 2024
Bonded Thru Troy Fain Insurance 800-385-7019

Frances H. Baird
NOTARY PUBLIC - STATE OF FLORIDA
Printed Name: Frances H. Baird
Commission No.: GG972511
Expiration Date: July 5, 2024

Altkey: 1825164
ZAPF PENNY LEE

Parcel ID: 20E19S290010 04040 0310
6165 E TUDOR ST , INVERNESS, 34452

Citrus County Property Appraiser, Cregg E. Dalton

PC Code	0100 - SINGLE FAMILY
Bldg Counts	Res 1 / MH 0 / Comm 0
Nbhd	8714 - INVERNESS HIGHLANDS SOUTH OUT CITY LIMIT
Tax District	000X - WITHLACOOCHEE RIVER BASIN
Subdivision	001044 - INVERNESS HIGHLANDS WEST
Short Legal	INVERNESS HGLDS WEST PB 5 PG 19 LOT 31 BLK 404
Est. Parcel Sqft	9,613
Est. Parcel Acres	.22
Map SC-TW-RG	32-19S-20E
Recording Activity Notification (RAN) system	WORRIED ABOUT PROPERTY FRAUD?

Mailing Address

Name	ZAPF PENNY LEE
Mailing Address	1108 E INVERNESS BLVD INVERNESS FL 34452

All Owners

Name		Owner Type
ZAPF PENNY LEE		IN - Individual

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	$11,200	$109,388	$120,588	$111,845	$0	$111,845	$0	$1,916.26	Link
2024	$8,720	$112,311	$121,031	$101,677	$0	$101,677	$0	$1,776.19	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	000X	WITHLACOOCHEE RIVER BASIN	$120,588	14.8298	$1,953.14

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
0030	SOLID WASTE, RESID IMPRVD	$27.00
0131	FIRE SERVICES ASSESSMENT	$125.00
0154	STORMWATER	$58.84

Sales

Sale Date	Sale Price	Book/Page	Instr Type	V/I
10/01/2014	$100	2652/1076	03-SAME FAMILY/DEED FOL	I
05/01/2003	$55,000	1610/2132	00-WARRANTY DEED	I
11/01/2000	$37,500	1395/2305	00-WARRANTY DEED	I

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
09/01/1996	199605763	--- REROOF --- N O C N/A	$10	

Land & Agricultural

Line	Land Use	Type	Units	Frontage	Depth	Ag Flag	Classified Value	Just Value	Zoning
1	0108-RESIDENTIAL NON-WATERFRONT	F-FRONT FOOT	80.00	80.0	120			$11,200	MDR

Residential

Bldg Number	1
Class	R1 - RESIDENTIAL SINGLE FAMILY
Year Built	1972
Total FLA	953
Total Under Roof	1,349
Exterior Wall	32 - CONCRETE BLOCK STUCCO
Foundation	3 - CONT. FOOTING-AVG.
HVAC	109 - HEAT PUMP
Stories	1
Floor System	01 - CONC. SLAB
Roof Frame	02 - HIP
Roof Cover	09 - CUSTOM FIBERGLASS
Fuel	1 - ELECTRIC
Bedrooms/Full Baths/Half Baths	2/1/
Addl Fixtures	
FPL: Stacks/Openings	/
RCN	151,050
RCNLD	106,668

Additions to Base Area

Building	Description	Year Built	Area
1	MAIN BULDING		953
1	GARAGE FINISHED	1972	312
1	SCR PORCH FIN	1972	84

Miscellaneous Improvements

Building #	Line	Description	Year Built	L	W	Units	Area	Value
1	1	SCRN PRCH WOOD ALUM WITH CONCRETE SLAB-[1-SF]	1975	10	22	1	220	2,010
1	2	UTILY BLDG FIN WD/ALM W WOOD FLR-[1-SF]	1995	12	10	1	120	710

Total Misc Value
2,720

Legal Description

Legal Description
INVERNESS HGLDS WEST PB 5 PG 19 LOT 31 BLK 404

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.

1825164

APPLICATION FOR TAX DEED

512
R. 12/16

Section 197.502, Florida Statutes

Application Number: 923236

To: Tax Collector of CITRUS COUNTY, Florida

I,

FIG 20, LLC
FIG 20, LLC FBO SEC PTY
PO BOX 12225
NEWARK, NJ 07101-3411,

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
1825164	2024/5295	06-01-2024
Legal Description		
INVERNESS HGLDS WEST PB 5 PG 19 LOT 31 BLK 404		

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
FIG 20, LLC
FIG 20, LLC FBO SEC PTY
PO BOX 12225
NEWARK, NJ 07101-3411

Applicant's signature

04-09-2026
Application Date

Altkey: 1825164
ZAPF PENNY LEE

Parcel ID: 20E19S290010 04040 0310
6165 E TUDOR ST , INVERNESS, 34452

Citrus County Property Appraiser, Cregg E. Dalton

PC Code	0100 - SINGLE FAMILY
Bldg Counts	Res 1 / MH 0 / Comm 0
Nbhd	8714 - INVERNESS HIGHLANDS SOUTH OUT CITY LIMIT
Tax District	000X - WITHLACOOCHEE RIVER BASIN
Subdivision	001044 - INVERNESS HIGHLANDS WEST
Short Legal	INVERNESS HGLDS WEST PB 5 PG 19 LOT 31 BLK 404
Est. Parcel Sqft	9,613
Est. Parcel Acres	.22
Map SC-TW-RG	32-19S-20E
Recording Activity Notification (RAN) system	WORRIED ABOUT PROPERTY FRAUD?

Mailing Address

Name	ZAPF PENNY LEE
Mailing Address	1108 E INVERNESS BLVD INVERNESS FL 34452

All Owners

Name	Owner Type
ZAPF PENNY LEE	IN - Individual

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	$11,200	$109,388	$120,588	$111,845	$0	$111,845	$0	$1,916.26	Link
2024	$8,720	$112,311	$121,031	$101,677	$0	$101,677	$0	$1,776.19	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	000X	WITHLACOOCHEE RIVER BASIN	$120,588	14.8298	$1,999.14

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
0030	SOLID WASTE, RESID IMPRVD	$27.00

0131	FIRE SERVICES ASSESSMENT	$125.00
0154	STORMWATER	$58.84

Sales

Sale Date	Sale Price	Book/Page	Instr Type	V/I
10/01/2014	$100	2652/1076	03-SAME FAMILY/DEED FOL	I
05/01/2003	$55,000	1610/2132	00-WARRANTY DEED	I
11/01/2000	$37,500	1395/2305	00-WARRANTY DEED	I

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
09/01/1996	199605763	--- REROOF --- N O C N/A	$10	

Land & Agricultural

Line	Land Use	Type	Units	Frontage	Depth	Ag Flag	Classified Value	Just Value	Zoning
1	0108-RESIDENTIAL NON-WATERFRONT	F-FRONT FOOT	80.00	80.0	120				MDR

Residential

Bldg Number	1
Class	R1 - RESIDENTIAL SINGLE FAMILY
Year Built	1972
Total FLA	953
Total Under Roof	1,349
Exterior Wall	32 - CONCRETE BLOCK STUCCO
Foundation	3 - CONT. FOOTING-AVG.
HVAC	109 - HEAT PUMP
Stories	1
Floor System	01 - CONC. SLAB
Roof Frame	02 - HIP
Roof Cover	09 - CUSTOM FIBERGLASS
Fuel	1 - ELECTRIC
Bedrooms/Full Baths/Half Baths	2/1/
Addl Fixtures	
FPL: Stacks/Openings	/
RCN	
RCNLD	

Additions to Base Area

Building	Description	Year Built	Area
1	MAIN BULDING		953
1	GARAGE FINISHED	1972	312
1	SCR PORCH FIN	1972	84

Miscellaneous Improvements

Building #	Line	Description	Year Built	L	W	Units	Area	Value
1	1	SCRN PRCH WOOD ALUM WITH CONCRETE SLAB-[1-SF]	1975	10	22	1	220	
1	2	UTILY BLDG FIN WD/ALM W WOOD FLR-[1-SF]	1995	12	10	1	120	

Total Misc Value