

RECEIVED

By Tifani White at 9:25 am, 7/28/26

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	FIG 20, LLC FIG 20, LLC FBO SEC PTY PO BOX 12225 NEWARK, NJ 07101-3411	Property Owner	BENDER BEVERLY BENDER ZILPHA 6035 SW 54TH ST STE 200 OCALA, FL 34474-5519
Property description	COM AT NW COR OF SE 1/4 OF SW 1/4 OF SEC 24-19-17 TH S 00DEG 32M 52S W AL W LN OF SE 1/4 135 FT TH S (Full legal attached.)	Application date	Apr 09, 2026
		Certificate #	2024 / 4779
		Date certificate issued	06/01/2024
		Account number	2797169

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)
# 2024/4779	06/01/2024	731.09	115.60	846.69
→ Part 2: Total*				846.69

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)
# 2025/5138	06/01/2025	3,195.37	6.25	197.71	3,399.33
Part 3: Total*					3,399.33

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)	4,246.02
2. Delinquent taxes paid by the applicant	0.00
3. Current taxes paid by the applicant	2,961.74
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)	343.47
7. Total Paid (Lines 1-6)	7,976.23

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	Citrus County, Florida
Signature, Tax Collector or Designee	Date 28th 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)	8,105.23
17. Redemption fee	6.25
18. Total amount to redeem	8,111.48
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.

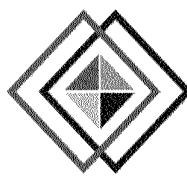
Clerk of Court (complete Part 5)

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)

COM AT NW COR OF SE 1/4 OF SW 1/4 OF SEC 24-19-17 TH S 00DEG 32M 52S W AL W LN OF SE 1/4 135 FT TH S 89DEG 21M 42S E 618.74 FT TH S 00DEG 34M 12S W 302.5 FT TO POB TH CONT S 00DEG 34M 12S W 67.5 FT TH S 89DEG 21M 42S E 112.5 FT TH N 00DEG 34M 12S E 67.5 FT TH N 89DEG 21M 42S W 112.5 FT TO POB



TAX DEED APPLICATION COVER LETTER

Account #: 2797169

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

BENDER BEVERLY
BENDER ZILPHA
6035 SW 54TH ST STE 200
OCALA, FL 34474-5519

Additional Parties, Per Search

CITRUS COUNTY
CODE COMPLIANCE
3600 W SOVEREIGN PATH, SUITE 147
LECANTO, FL 34461

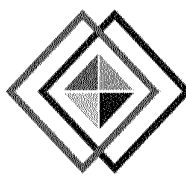
Lien Holder

BEVERLY BENDER
ZILPHA BENDER
3845 S FLAMINGO TER
HOMOSASSA, FL 34448

Title Holder

BEVERLY JO BENDER
3845 S. FLAMINGO TERRACE
HOMOSASSA, FL 34448

Title Holder



Integrity • Innovation

Janice A. Warren, C.F.C.

Citrus County Tax Collector

ZILPHA BENDER, AS TRUSTEE OF THE ZILPHA
BENDER INTER VIVOS TRUST AGREEMENT DATED
FEBRUARY 23, 1994
3889 S. FLAMINGO TERRACE
HOMOSASSA, FL 34448

Title Holder

ZILPHA BENDER, AS TRUSTEE OF THE ZILPHA
BENDER INTER VIVOS TRUST AGREEMENT DATED
FEBRUARY 23, 1994
3845 SOUTH FLAMINGO TERRACE
HOMOSASSA, FL 34448

Title Holder

Certified By:

Christina Sedlak

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
2797169	17E19S24 30000 0720	3845 S FLAMINGO TER HOMOSASSA 34448

Legal Description

COM AT NW COR OF SE 1/4 OF SW 1/4 OF SEC 24-19-17 TH S 00DEG 32M 52S W AL W LN OF SE 1/4 135 FT TH S 89DEG 21M 42S E 618.74 FT TH S 00DEG 34M 12S W 302.5 FT TO POB TH CONT S 00DEG 34M 12S W 67.5 FT TH S 89DEG 21M 42S E 112.5 FT TH N 00DEG 34M 12S E 67.5 FT TH N 89DEG 21M 42S W 112.5 FT TO POB

Other Parcel Info

Certificate #	Assessed Value	Homestead?	Mobile Home?	Bankruptcy?
2024 - 4779	\$179,681	No	No	No
Owner of Record on Current Tax Roll		Billing Name & Address		
BEVERLY BENDER, ZILPHA BENDER		BEVERLY BENDER ZILPHA BENDER		
6035 SW 54TH ST STE 200 OCALA FL 34474-5519		3845 S FLAMINGO TER HOMOSASSA FL 34448		

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: 06/26/2026 **Search covers** **20 years** **through:** 06/22/2026

Karen LaBree
Title Examiner

General Examiner Comments:

The legal description in 1962-1899 contains typographical errors: it incorrectly uses a minute symbol (') where it should be a seconds symbol (") in the call South 89 degrees 21' 42' East, and is missing the foot symbol (') entirely on the distances of 135 and 618.74.

APPARENT TITLE HOLDER**Name & Address of Record**

ZILPHA BENDER, AS TRUSTEE OF THE ZILPHA
BENDER INTER VIVOS TRUST AGREEMENT
DATED FEBRUARY 23, 1994
3889 S. FLAMINGO TERRACE
HOMOSASSA FL 34448

Document

Corrective
Warranty Deed
Bk:2160 Pg:682

Examiner Comments

Deed reserves a Life Estate. The legal description contains errors. The third 1/4 call should read "SW", not "SE". Additionally, the call to the point of beginning is incorrect (listing South 89 degrees 21'42" West, a distance of 302.05'). The correct missing calls are "South 89 degrees 21'42" East, a distance of 618.74'; thence South 00 degrees 34'12" West, a distance of 302.5'."

BEVERLY JO BENDER
3845 S. FLAMINGO TERRACE
HOMOSASSA FL 34448

Corrective
Warranty Deed
Bk:2160 Pg:682

ZILPHA BENDER, AS TRUSTEE OF THE ZILPHA
BENDER INTER VIVOS TRUST AGREEMENT
DATED FEBRUARY 23, 1994
3845 SOUTH FLAMINGO TERRACE
HOMOSASSA FL 34448

Warranty Deed in 2007-2173. The legal description contains errors. The third 1/4 call should read "SW", not "SE". Additionally, the call to the point of beginning is incorrect (listing South 89 degrees 21'42" West, a distance of 302.5'). The correct missing calls are "South 89 degrees 21'42" East, a distance of 618.74'; thence South 00 degrees 34'12" West, a distance of 302.5'."

Related Documents (for Reference)

Warranty Deed
Bk:1771 Pg:1199

Quit Claim Deed
Bk:1962 Pg:1899

Death Certificate
Bk:1987 Pg:1917

Warranty Deed
Bk:2007 Pg:2173

MORTGAGE HOLDER

Name & Address of Record	Document	Examiner Comments
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None found.		
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Related Documents (for Reference)

None found.

LIEN HOLDER

Name & Address of Record	Document	Examiner Comments
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CITRUS COUNTY CODE COMPLIANCE 3600 W SOVEREIGN PATH, SUITE 147 LECANTO FL 34461	Order Bk:3646 Pg:1019	In compliance but not released.
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Related Documents (for Reference)

Order Acknowledging Compliance Bk:3647 Pg:1434

OTHER PARTIES

Name & Address of Record	Document	Examiner Comments
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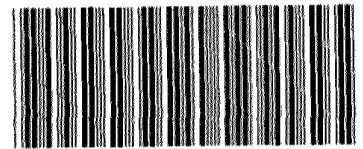
None found.		
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Related Documents (for Reference)

None found.

OTHER DOCUMENTS**Document Type**

Property Appraiser



2007054190 3 PGS

THIS DOCUMENT PREPARED BY:
WHEN RECORDED, MAIL TO:
(Without search of title and
pursuant to the legal description
furnished by the Party of the First Part)
Gregory G. Gay, Esq.
Gay & Ehrhardt, P.A.
5318 Balsam Street
New Port Richey, FL 34652
(727) 849-1122

OFFICIAL RECORDS
CITRUS COUNTY
BETTY STRIFLER
CLERK OF THE CIRCUIT COURT
RECORDING FEE: \$29.00
DOCUMENTARY TAX: \$0.70
2007054190 BK:2160 PG:682
09/17/2007 01:02 PM 3 PGS
AHOLMES, DC Receipt #030965

CORRECTIVE WARRANTY DEED

THIS INDENTURE, made this ^{24th} day of August, A.D., 2007 BETWEEN ZILPHA BENDER, a single woman, Individually and as Trustee of the Zilpha Bender Amended and Restated Declaration of the Zilpha Bender Inter Vivos Trust agreement Dated February 23, 1994, whose address is 3889 S. Flamingo Terrace, Homosassa, FL 34448, and BEVERLY JO BENDER, a single woman, whose address is 3845 S. Flamingo Terrace, Homosassa, FL 34448, party of the first part, and ZILPHA BENDER, as Trustee of the OF THE ZILPHA BENDER INTER VIVOS TRUST AGREEMENT DATED FEBRUARY 23, 1994, party of the second part, granting hereby to the said Trustee and her successors in trust, the power and authority to protect, conserve, sell, lease, encumber, both the legal and beneficial interest in the real estate conveyed, or otherwise manage and dispose of the real property hereinafter described, whose post office address is 3889 S. Flamingo Terrace, Homosassa, FL 34448, party of the second part.

WITNESSETH, That the said parties of the first part, for and in consideration of the sum of TEN AND NO/100 Dollars (\$10.00), to their hand paid by the said parties of the second part, the receipt whereof is hereby acknowledged, have granted, bargained, and sold to said parties of the second part, their heirs and assigns forever, the following described land, situate and being in the County of Citrus, State of Florida, to-wit:

Commencing at the Northwest corner of the Southeast $\frac{1}{4}$ of the southeast $\frac{1}{4}$ of the Section 24, township 19 South, Range 17 East, Citrus County, Florida; go thence South 00 degrees 32'52" West along the West line of the aforesaid Southeast $\frac{1}{4}$, a distance of 135; thence South 89 degrees 21'42" West, a distance of 302.05' to the point of beginning; thence continue South 00 degrees 34'12" West a distance of 67.5'; thence south 89 degrees 21'42" East, a distance of 112.5'; thence North 00 degrees 34'12" East, a distance of 67.5'; thence north 89 degrees 21'42" West, a distance of 112.5' to the point of beginning.

PARCEL ID NUMBER: 17E19S24 30000 0720

THE PURPOSE OF THIS QUIT CLAIM DEED IS TO CONFIRM THE RIGHT, TITLE, AND DIGINITY OF THE GRANTEEES NAMED IN THAT CERTAIN DEED

RECORDED IN O.R. BOOK 2007 AT PAGE 2173 IN THE PUBLIC RECORDS OF CITRUS COUNTY, FLORIDA AND WHICH WAS RECORDED ON MAY 17, 2006.

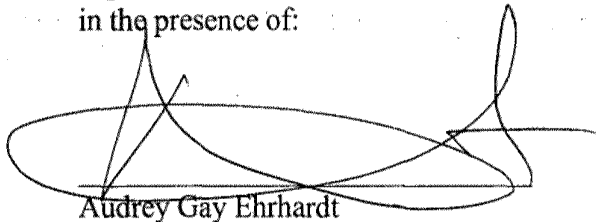
Subject to zoning, easements, restrictions of record and lien of 2007 real property taxes.

THE parties of the first part reserve and grant to BEVERLY JO BENDER, a life estate to this above described property; and the parties of the first part do hereby fully warrant the title to said land and will defend the same against the lawful claims of all persons whomsoever.

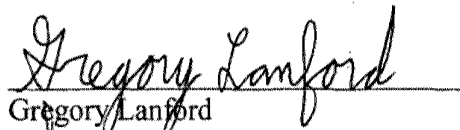
The parties of the first part hereby covenants with the parties of the second part that the parties of the first part have good, right and lawful authority to sell and convey said land, and hereby warrant the title to said land for any acts of the parties of the first part and will defend the same against the lawful claims of all persons claiming by, through or under the said parties of the first part.

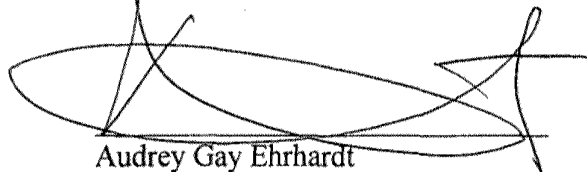
IN WITNESS WHEREOF, The said parties of the first part has hereunto set her hand and seal the day and year first above written.

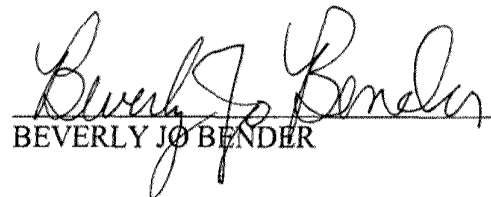
Signed, Sealed and Delivered
in the presence of:

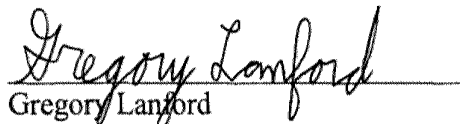

Audrey Gay Ehrhardt


ZILPHA BENDER


Gregory Lanford


Audrey Gay Ehrhardt


BEVERLY JO BENDER


Gregory Lanford

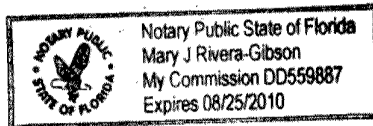
STATE OF FLORIDA
COUNTY OF CITRUS

I HEREBY CERTIFY that on this day personally appeared before me, an officer duly authorized to administer oaths and take acknowledgment, ZILPHA BENDER and BEVERLY JO BENDER, () who are personally known to me, or () who have produced _____ as identification, and who executed the foregoing instrument voluntarily for the purposes therein expressed.

WITNESS my hand and official seal at Crystal River, County of Citrus and State of Florida, this 30th day of August, 2007.


Mary Rivera-Gibson, Notary Public

My Commission Expires:



Gay & Ehrhardt, P.A., hereby certifies that this instrument was prepared and based upon information supplied by the party hereto. Gay & Ehrhardt, P.A., does not guarantee either marketability of title or accuracy of description since examination of title of property was not performed.

WATSON TITLE INSURANCE, INC.
1800 N.W. 49th ST.
SUITE 120
FT LAUDERDALE, FL 33309

RECORD AND
RETURN TO

24-00876/BENDER

LOAN #11733870

Prepared By and Return To:
Name: Melisa A. Wisell
Watson Title Insurance
1800 Northwest 49th Street
Suite 120
Fort Lauderdale, Florida 33309
WTI #24-00876

Folio Number: 2797169



2004071921 11 PGS

OFFICIAL RECORDS
CITRUS COUNTY
BETTY STRIFLER
CLERK OF THE CIRCUIT COURT
RECORDING FEE: \$95.00
DOCUMENTARY TAX: \$630.00
2004071921 BK: 1771 PG: 1199-1209
10/07/2004 12:38 PM 11 PGS
TWITE, DC Receipt #045054

Special Warranty Deed

THIS INDENTURE, made this 30TH day of September, 2004, **WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE FOR ABFC ASSET-BACKED CERTIFICATES, SERIES 2004-OPT1** hereinafter called the **Grantor**, whose address is C/O OPTION ONE MORTGAGE CORPORATION, 6501 IRVINE CENTER DRIVE, IRVINE, CALIFORNIA 92618

and

BEVERLY BENDER, A SINGLE WOMAN whose address is 3845 SOUTH FLAMINGO TERRACE, HOMOSASSA, FLORIDA 34448 **AND RAYMOND A. BENDER AND ZILPHA BENDER, HIS WIFE** hereinafter called the **Grantee**, whose address is 3889 SOUTH FLAMINGO TERRACE, HOMOSASSA, FLORIDA 34448 hereinafter called the **Grantees**.

[Wherever used herein the terms "Grantor and Grantee" include the parties to this instrument and their heirs, legal representatives and assignees of individuals, and assigns of corporations]

WITNESSETH: the Grantor, for and in consideration of the sum of TEN AND 00/100 DOLLARS (\$10.00) and other good and valuable consideration, receipt whereof is hereby acknowledged by these presents does grant, bargain and sell, alien, remise, release, convey and confirm unto the Grantee, all that certain land situate in Citrus County, Florida, viz:

Lot 72 being more particularly described as follows:

Commencing at the Northwest corner of the Southeast 1/4 of the Southwest 1/4 of Section 24, Township 19 South, Range 17 East, Citrus County, Florida; go thence South 00 degrees 32'52" West along the West line of the aforesaid Southeast 1/4, a distance of 135'; thence South 89 degrees 21'42" East, a distance of 618.74'; thence South 00 degrees 34'12" West, a distance of 302.5' to the point of beginning; thence continue South 00 degrees 34'12" West, a distance of 67.5'; thence South 89 degrees 21' 42" East, a distance of 112.5'; thence North 00 degrees 34'12" East, a distance of 67.5'; thence North 89 degrees 21'42" West, a distance of 112.5' to the point of beginning.

Subject to: Restrictions, limitations, conditions, reservations, covenants and easements of Record, if any, all applicable zoning ordinances, and Taxes for year 2004 and all subsequent years.

TOGETHER with all the tenements, hereditament and appurtenances thereto belonging or in otherwise appertaining.

AND the Grantor hereby covenants with said Grantee that it is lawfully seized of said land in fee simple, that it has good right and lawful authority to sell and convey said land, that it hereby fully warrants the title to said land and will

defend the same against the lawful claims of all persons claiming by, through or under the said Grantor.

IN WITNESS WHEREOF the Grantor has caused these presents to be executed in its' name, and its' corporate seal to be hereunto affixed, by its proper officers thereunto duly authorized, the day and year first above written.

Wherever the text in this Deed so requires, the use of any gender shall be deemed to include all genders, and the use of the singular shall include the plural.

**Signed, sealed and delivered
in our presence:**

**WELLS FARGO BANK MINNESOTA,
NATIONAL ASSOCIATION, AS TRUSTEE
FOR ABFC ASSET-BACKED
CERTIFICATES, SERIES 2004-OPT1 BY
OPTION ONE MORTGAGE
CORPORATION, AS ATTORNEY IN FACT***

BY: Deborah J. Watson
TITLE: DEBORAH J. WATSON, ASSISTANT SECRETARY

Adrienne L. Evans
WITNESS: **Adrienne L. Evans**

* POA EXHIBIT "A"

(Printed Signature)
Meredith A. Dinkel
WITNESS:

Meredith A. Dinkel

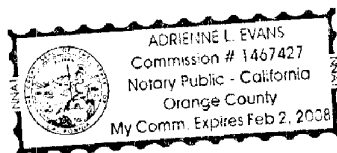
(Printed Signature)

STATE OF California
COUNTY OF Orange

SS:

The foregoing instrument was acknowledged before me this 30th of September, 2004 by Deborah J. Watson as Assistant Secretary of **OPTION ONE MORTGAGE CORPORATION, AS ATTORNEY IN FACT FOR WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE FOR ABFC ASSET-BACKED CERTIFICATES, SERIES 2004-OPT1** personally known to me and who did take oath.

(SEAL)



Adrienne L. Evans
Adrienne L. Evans
NOTARY PUBLIC (SIGNATURE)

EXHIBIT "A"

When Recorded, Return to
Option One Mortgage Corp.
6501 Irvine Center Drive
Irvine, CA 92618
Attn: DB-RE

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LIMITED POWER OF ATTORNEY

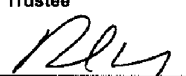
Wells Fargo Bank, N.A. successor by merger to Wells Fargo Bank Minnesota, National Association, (the "Principal") (formerly known as Norwest Bank Minnesota, N.A.), 9062 Old Annapolis Road, Columbia, Maryland 21045, organized and existing under the laws of the United States hereby constitutes and appoints Option One Mortgage Corporation ("Option One"), a California Corporation, 3 Ada, Irvine, California 92618 and in its name, aforesaid acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in items (1) through (4) below; provided however, that the documents described below may only be executed and delivered by such Attorneys-In-Fact if such documents are required or permitted under the terms of the related servicing agreements and no power is granted hereunder to take any action that would be adverse to the interests of the Trustee or of Holders. This Power of Attorney is being issued in connection with Option One's responsibilities to service certain mortgage loans (the "Loans") held by Wells Fargo Bank, N.A. in its capacity as Trustee for Option One Mortgage Acceptance Corporation, depositor, under the Pooling and Servicing Agreements attached hereto as Exhibit A (the "Agreements").

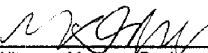
1. Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by Wells Fargo Bank, NA and to use or take any lawful means for recovery by legal process or otherwise.
2. Transact business of any kind regarding the Loans, and obtain an interest therein and/or buildings thereon, as Wells Fargo Bank, N.A.'s act and deed, to contract for, purchase, receive and take possession and evidence of title in and to the property and/or secure payment of a promissory note or performance of any obligation or agreement.
3. Execute bonds, notes, mortgages, deeds of trust and other contracts, agreements and instruments regarding the Borrowers and/or Property, including but not limited to the execution of releases, satisfactions, and other instruments pertaining to mortgages or deeds of trust, and execution of deeds and associated instruments, if any, conveying the Property, in the interest of Wells Fargo Bank, N.A.
4. Endorse on behalf of the undersigned all checks, drafts and/or other negotiable instruments made payable to the undersigned.

Witness my hand and seal this 3rd day of August, 2004

Wells Fargo Bank, N.A.
as Trustee


Attest: Barry Akers, Assistant Secretary


Reid Denny, Vice President


Witness: Matthew Boyle


Witness: Sharon Restivo

Prepared by Kathleen A. Dean
Wells Fargo Bank, N.A.
9062 Old Annapolis Road
Columbia, Maryland, 21045

FOR CORPORATE ACKNOWLEDGMENT

STATE OF Maryland
COUNTY OF Howard

On this 3rd day of August, 2004, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Reid Denny and Barry Akers, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Vice President and Assistant Secretary respectively, of the corporation therein named, and acknowledged to me that such a corporation executed the within instrument pursuant to its bylaws or a resolution of the Board of Directors.

Witness my hand of official seal.

Signature 
My commission expires 2/22/2005

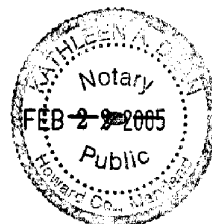
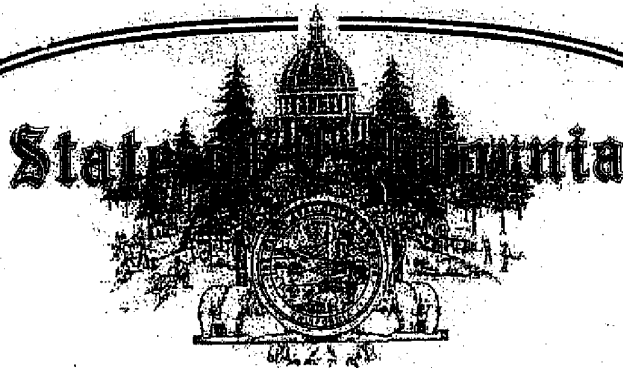


EXHIBIT A (5/15/04)

- 1. Option One Mortgage Loan Trust 1999-1, Asset Backed Certificate Series 1999-1**
- 2. Option One Mortgage Loan Trust 1999-2 Asset-Backed Certificates Series 1999-2**
- 3. Option One Mortgage Loan Trust Asset Backed Certificates Series 1999-3**
- 4. Option One Mortgage Loan Trust 1999-A, Asset Backed Certificates, Series 1999-A**
- 5. Option One Mortgage Loan Trust 1999-B; Asset-Backed Certificates Series 1999 1999-B**
- 6. Option One Mortgage Loan Trust Asset Backed Certificates Series 1999-C**
- 7. Option One Mortgage Loan Trust 2000-1**
- 8. Option One Mortgage Loan Trust 2000-2 Asset Backed Certificates Series 2000-2**
- 9. Option One Mortgage Loan Trust 2000-3**
- 10. Option One Mortgage Loan Trust 2000-4 Asset-Backed Certificates, Series 2000-4**
- 11. Option One Mortgage Loan Trust 2000-5, Asset-Backed Certificates, Series 2000-5**
- 12. Option One Mortgage Loan Trust 2000-A**
- 13. Option One Mortgage Loan Trust 2000-B Asset Backed Certificates Series 2000-B**
- 14. Option One Mortgage Loan Trust 2000-C**
- 15. Option One Mortgage Loan Trust 2000-D; Asset-Backed Certificates, Series 2000-D**
- 16. First Franklin Mortgage Loan Trust 2000-FF1**
- 17. Option One Mortgage Loan Trust 2001-1, Asset-Backed Certificates, 2001-1**
- 18. Option One Mortgage Loan Trust 2001-A, Asset-Backed Certificates, Series 2001-A**
- 19. Structures Asset Securities Corporation; Mortgage Pass-Through Certificates, Series 1999-BC4**
- 20. Mesa Option One Trust 2001-2**
- 21. Option One Mortgage Loan Trust 2001-2**
- 22. Option One Mortgage Loan Trust 2001-B**
- 23. Option One Mortgage Loan Trust 2001-3**
- 24. Option One Mortgage Loan Trust 2001-C**
- 25. Option One Mortgage Loan Trust 2001-D**
- 26. Option One Mortgage Loan Trust 2001-4**

27. Mesa Trust 2001-5
28. Option One Mortgage Loan Trust 2002-1
29. Option One Mortgage Loan Trust 2002-A
30. Option One Mortgage Loan Trust 2002-2
31. Option One Mortgage Loan Trust 2002-3
32. Option One Woodbridge Loan Trust 2002-1
33. Option One Mortgage Loan Trust 2002-4
34. Option One Mortgage Loan Trust 2002-5
35. Structured Asset Securities Corporation, Mortgage Pass Through
Certificates, 2002-BC5 (ARC 2002-BC5)
36. Option One Woodbridge Loan Trust 2002-2
37. Option One Mortgage Loan Trust 2002-6
38. First Franklin Loan Trust 2001-FF2
39. MASTR Asset Backed Securities Trust 2002-OPT1
40. Morgan Stanley Dean Witter Capital 1, Trust 2002-OP1
41. ABFC 2002-OPT1
42. MASTR Asset Backed Securities Trust 2003-OPT1
43. MASTR Asset Backed Securities Trust 2003-OPT2
44. Option One Woodbridge Loan Trust 2003-01
45. Option One Mortgage Loan Trust 2003-1
46. Option One Mortgage Loan Trust 2003-2
47. Option One Mortgage Loan Trust 2003-3
48. Option One Mortgage Loan Trust 2003-4
49. First Franklin Mortgage Loan Trust 2001-FF1
50. Amortizing Residential Collateral Trust 2001-BC1
51. CSFB ABSC 2001-HE3 (Asset Backed Securities Corporation Home Equity
Loan Trust 2001-HE3)
52. First Franklin Mortgage Loan Trust 2002-FF1
53. ABSC 2001-HE1 (Asset Backed Securities Corporation Home Equity Loan
Trust 2001-HE1)
54. Option One Woodbridge Loan Trust 2003-2
55. ABFC Asset Backed Certificates 2003-OPT1

- 56. GSAMP Trust 2003-HE2**
- 57. Option One Mortgage Loan Trust 2003-6**
- 58. Option One Mortgage Loan Trust 2003-5**
- 59. ABSC Home Equity Loan Trust 2003-HE6**
- 60. Amortizing Residential Collateral Trust 2002-BC6**
- 61. Structured Asset Investment Loan Trust 2003-BC3**
- 62. Merrill Lynch Asset Backed Certificates, Series 2003-OPT1**
- 63. Structured Asset Investment Loan Trust 2003-BC12**
- 64. Option One Mortgage Loan Trust 2004-1**
- 65. ABFC Asset Backed Certificates, 2004-OPT1**
- 66. SABR Trust 2004-OP1**
- 67. MASTR Asset Backed Securities 2004-OPT1**
- 68. Option One Mortgage Loan Trust 2004-2**
- 69. Option One Woodbridge Loan Trust 2004-1**
- 70. AFBC Asset Backed Certificates 2004-OPT2**
- 71. ABFC Asset Backed Certificates 2004-OPT3**



SECRETARY OF STATE

CERTIFICATE OF STATUS
DOMESTIC CORPORATION

I, KEVIN SHELLEY, Secretary of State of the State of California, hereby certify:

That on the 3rd day of November, 1992, **OPTION ONE MORTGAGE CORPORATION** became incorporated under the laws of the State of California by filing its Articles of Incorporation in this office; and

That said corporation's corporate powers, rights and privileges are not suspended on the records of this office; and

That according to the records of this office, the said corporation is authorized to exercise all its corporate powers, rights and privileges and is in good legal standing in the State of California; and

That no information is available in this office on the financial condition, business activity or practices of this corporation.

IN WITNESS WHEREOF, I execute this
certificate and affix the Great Seal
of the State of California this day
of March 2, 2004.



Kevin Shelley
KEVIN SHELLEY
Secretary of State

OPTION ONE MORTGAGE CORPORATION
CONSENT BY DIRECTORS OF RESOLUTIONS
IN LIEU OF SPECIAL MEETING

February 13, 2003

The undersigned, constituting all of the directors of OPTION ONE MORTGAGE CORPORATION, acting pursuant to Section 307(b) of the California General Corporation Law, hereby consent to the adoption of the following resolutions so that the same shall have the same effect as if unanimously adopted at a duly held annual meeting of the Board of Directors.

"Whereas, the Corporation has determined that it will be useful for certain individuals to be appointed as officers of this Corporation with limited authority;

NOW THEREFORE BE IT RESOLVED, That the following individuals, each of whom is an employee of the Corporation, are appointed as officers of the Corporation, each holding the titles of "Vice President, Servicing, Assistant Vice President, Servicing":

Marc Farfel	Vice President, Servicing
Flavia Mendola-Potain	Assistant Vice President, Servicing
Frank T. Podraza	Assistant Vice President, Servicing
Peter A. Gregoris	Assistant Vice President, Servicing
Gail S. Cascoila	Assistant Vice President, Servicing

NOW THEREFORE BE IT RESOLVED, That the following individuals, each of whom is an employee of the Corporation, are appointed as officers of the Corporation, each holding the titles of "Assistant Secretary, Servicing":

Janet C. Gyore	Assistant Secretary, Servicing
Rochelle Kaye	Assistant Secretary, Servicing
Jennie I. Palacios	Assistant Secretary, Servicing
Brenda J. Rossberg	Assistant Secretary, Servicing
Deborah J. Watson	Assistant Secretary, Servicing
Connie White	Assistant Secretary, Servicing
Robin Hendrix	Assistant Secretary, Servicing
Carmen Delgado	Assistant Secretary, Servicing

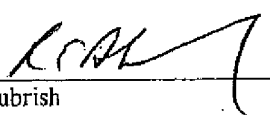
RESOLVED FURTHER, that the authority of each officer hereby appointed is specifically and strictly limited to executing the following types of documentation:

1. Lien Releases of Deeds of Reconveyance, including without limitation, Warranty Grant and Quick Claim Deeds, HUD-1 Settlement Statements.
2. Substitutions of Trustee
3. Assignments of Mortgage
4. Powers of Attorney concerning any process and or customary documents related to effecting a lien release upon payment of a loan in full, or in order to process any foreclosure, bankruptcy or other related activity concerning a loan in default.
5. Lost Note Affidavits
6. Assumption Agreements
7. Subordination Agreements
8. Partial Release of Liens for lot line or parcel map adjustments
9. All subservicing documents and agreements necessary to establish, maintain and/or modify Option One Mortgage Corporation's role as subservicer to other third parties.
10. Servicing related documents and agreements necessary to execute Option One Mortgage Corporation or subservicing loan securitization.
11. Note Endorsement
12. Affidavits of Indebtedness
13. Verification of Mortgages
14. Military Affidavits, and it is

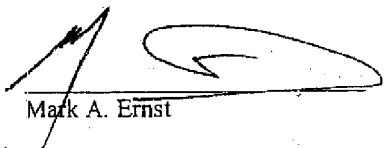
RESOLVED FURTHER, That the appointment hereby of each officer is of a restricted nature, and, except only for the purposes of performing the services specifically set forth in the resolutions above, each such officer is not permitted to represent himself or herself, as applicable, as an officer of the Corporation to any third party; and it is

RESOLVED FURTHER, That the appointment and the length of the term of office of each officer appointed are at the convenience and pleasure of this Corporation and such appointment is revocable upon notice, which or without cause, and for any reason in the sole discretion of this Corporation. If not revoked sooner, such officer status as to any officer hereby appointed, shall immediately terminate, without any notice of further action by or on the part of the Corporation, upon the earlier of (a) termination of the officer's status as an employee of this Corporation, or (b) one year from the date hereof.

Dated: February 13, 2003



Bob Dubrish



Mark A. Ernst

SEP 09 2003

OPTION ONE MORTGAGE CORPORATION
APPOINTMENT AND/OR REMOVAL BY PRESIDENT
OF ONE OR MORE ASSISTANT SECRETARIES
FOR A LIMITED PURPOSE

August 15, 2003

The undersigned, being the President of OPTION ONE MORTGAGE CORPORATION, a California corporation, acting pursuant to the authority provided pursuant to resolutions of the Board of Directors of the Corporation dated January 30, 2002, hereby appoints or removes, as indicated below and as of the date hereof, each of the following individuals as an Assistant Secretary of the Corporation, with any such appointment to be (1) for the sole purpose of executing any of the following documents from time to time on behalf of the Corporation:

- Trust Deed/Mortgage Assignments
- Allonges/Note Endorsements
- Lost Note Affidavits
- Substitution of Trustees
- Reconveyance Documents;
- Assumption Agreements
- Affidavits of Indebtedness
- Verification of Mortgages
- Military Affidavits
- Conveyance Deeds, including, without limitation, Warranty, Grant and Quit Claim Deeds;
- Assignments of Deed
- HUD-1 Settlement Statements

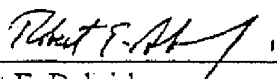
, and (2) in effect until such individual is removed by either act of the Board of Directors of the Corporation or a written instrument signed by the President of the Corporation:

APPOINTMENT(S)

Janice Brunswick Diana Lyon Irene Woods Meredith Dinkel

REMOVAL(S)

(None)



Robert E. Dubrish
President and Chief Executive Officer

OPTION ONE MORTGAGE CORPORATION
APPOINTMENT AND/OR REMOVAL BY PRESIDENT
OF ONE OR MORE ASSISTANT SECRETARIES
FOR A LIMITED PURPOSE

September 8, 2008

The undersigned, being the President of OPTION ONE MORTGAGE CORPORATION, a California corporation, acting pursuant to the authority provided pursuant to resolutions of the Board of Directors of the Corporation dated January 30, 2002, hereby appoints or removes, as indicated below and as of the date hereof, each of the following individuals as an Assistant Secretary of the Corporation, with any such appointment to be (1) for the sole purpose of executing any of the following documents from time to time on behalf of the Corporation:

- Trust Deed/Mortgage Assignments
- Allonges/Note Endorsements
- Lost Note Affidavits
- Substitution of Trustees
- Reconveyance Documents;
- Assumption Agreements
- Affidavits of Indebtedness
- Verification of Mortgages
- Military Affidavits
- Conveyance Deeds, including, without limitation, Warranty, Grant and Quit Claim Deeds;
- Assignments of Deed
- HUD-1 Settlement Statements

, and (2) in effect until such individual is removed by either act of the Board of Directors of the Corporation or a written instrument signed by the President of the Corporation:

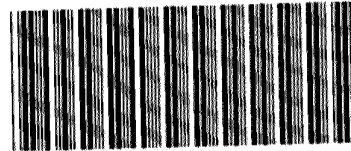
APPOINTMENT(S)

Christopher Gutierrez
Virginia Doonan

REMOVAL(S)

(None)


Robert E. Dubrish
President and Chief Executive Officer



2006004400 3 PGS

→ This instrument prepared by
And return to: Michael Mountjoy, Esquire
BRADSHAW & MOUNTJOY, P.A.
209 Courthouse Square
Inverness, Florida 34450
(352) 726-1211

OFFICIAL RECORDS
CITRUS COUNTY
BETTY STRIFLER
CLERK OF THE CIRCUIT COURT
RECORDING FEE: \$27.00
DOCUMENTARY TAX: \$0.70
2006004400 BK:1962 PG:1899
01/18/2006 03:21 PM 3 PGS
SBAHLER, DC Receipt #002569

Property Appraiser's
Parcel Identification No. 17E 19S2430000720:
Alternate Key No. 2797169:

QUIT CLAIM DEED

THIS QUIT CLAIM DEED, executed this 15th day of December, 2005, by BEVERLY BENDER, a single woman, and RAYMOND A. BENDER and ZILPHA BENDER, his wife, whose mailing address is 3845 S. Flamingo Terrace, Homosassa, Florida 34448, hereinafter called the Grantor and referred to in the singular, to BEVERLY BENDER, a single woman, and RAYMOND A. BENDER and ZILPHA BENDER, his wife, as Joint Tenants with Rights of Survivorship whose mailing address is 3845 S. Flamingo Terrace, Homosassa, Florida 34448, herein called the Grantee:

WITNESSETH, That said Grantor, for and in consideration of the sum of TEN (\$10) DOLLARS and other valuable consideration, in hand paid by the said Grantee, the receipt whereof is hereby acknowledged, does hereby remise, release and quitclaim unto the said Grantee all of the right, title and interest, claim and demand which the Grantor 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:

Commencing at the Northwest corner of the Southeast $\frac{1}{4}$ of the Southwest $\frac{1}{4}$ of Section 24, Township 19 South, Range 17 East, Citrus County, Florida; go thence South 00 degrees 32' 52" West along the West line of the aforesaid Southeast $\frac{1}{4}$, a distance of 135; thence South 89 degrees 21' 42" East, a distance of 618.74; thence South 00 degrees 34' 12" West, a distance of 302.5' to the point of beginning; thence continue South 00 degrees 34' 12" West, a distance of 67.5'; thence South 89 degrees 21' 42" East, a distance of 112.5'; thence North 00 degrees 34' 12" East, a distance of 67.5'; thence North 89 degrees 21' 42" West, a distance of 112.5' to the point of beginning.

SUBJECT TO Restrictions, limitations, conditions, reservations, covenants and easements of Record, if any, all applicable zoning ordinances, and Taxes for year 2004 and all subsequent years.

THIS INSTRUMENT PREPARED BY INFORMATION PROVIDED TO SCRIVENER BY GRANTOR. SCRIVENER DOES NOT GUARANTEE TITLE OR DESCRIPTION.

RADON GAS: Radon is a naturally occurring radioactive gas that, when it has accumulated in a building in sufficient quantities may present health risks to persons who are exposed to it over time. Levels of radon that exceed Federal and State

guideline have been found in buildings in Florida. Additional information regarding radon and radon testing may be obtained from your County Health Unit.

TO HAVE AND TO HOLD the same together with all and singular the appurtenances thereunto belonging or in any wise appertaining, and all the estate, right, title, interest, lien, equity and claim whatsoever of said first party, either in law or equity, to the only proper use, benefit and behoof of said second party forever.

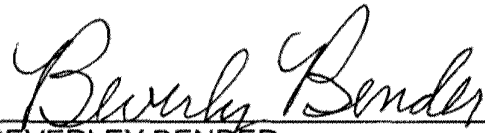
IN WITNESS WHEREOF, said first party has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered
in the presence of:


Witness

MICHAEL MOUNTJOY

Printed name of witness


BEVERLEY BENDER

Witness

CATHERINE G. RICHARDSON

Printed name of witness

STATE OF FLORIDA
COUNTY OF CITRUS

The foregoing instrument was acknowledged before me this 15th day of December, 2005, by BEVERLY BENDER,

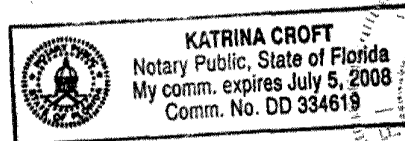
(x) who produced Florida State Drivers Licenses as identification.

WITNESS my hand and official seal in the State and County aforesaid.


Notary Public

My Commission expires:

Commission No:



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

Signed, sealed and delivered
in the presence of:

Bonnie Bandy
Witness
BONNIE BANDY

Printed name of witness

Raymond A. Bender
RAYMOND A. BENDER

Susan Strongarone
Witness
SUSAN STRONGARONE

Printed name of witness

Zilpha Bender
ZILPHA BENDER

STATE OF FLORIDA
COUNTY OF CITRUS

The foregoing instrument was acknowledged before me this 17th day of January, 2006,
by, RAYMOND A. BENDER, and ZILPHA BENDER,

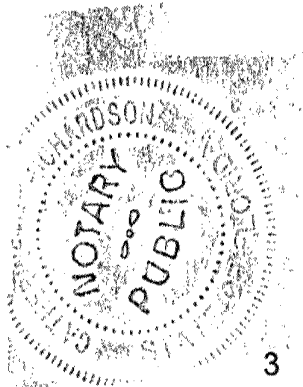
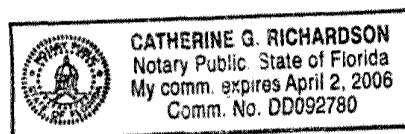
(x) who produced Florida State Drivers Licenses as identification.

WITNESS my hand and official seal in the State and County aforesaid.

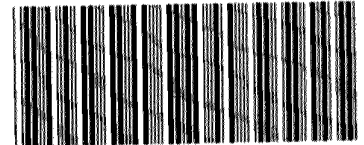
Catherine G. Richardson
Notary Public

My Commission expires:

Commission No:



OFFICIAL RECORDS
CITRUS COUNTY
BETTY STRIFLER
CLERK OF THE CIRCUIT COURT
RECORDING FEE: \$18.50
DOCUMENTARY TAX: \$0.70
2006035774 BK:2007 PG:2173
05/17/2006 10:13 AM 3 PGS
DCARAVELLA, DC Receipt #021402



2006035774 3 PGS

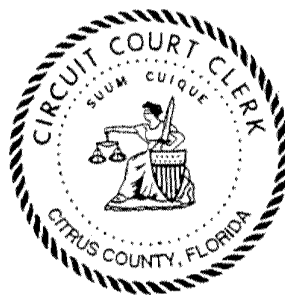
Betty Strifler
Clerk of the Circuit Court
Citrus County Florida

Document Leader Page

The following document has been recorded in the Official Records of Citrus County, Florida.

This certificate has been added to your document in compliance with

Florida Statute 695.26(1)(e).



This page has been recorded as a permanent part of your document.

Please do not remove.

Prepared by: ZILPHA BENDER.

3845 SOUTH FLAMINGO TERRACE, HOMOSASSA, FLORIDA 34448

Parcel Identification No.: 17E 19S2430000720.

WARRANTY DEED

THIS WARRANTY DEED, made this 3rd day of MAY, 2006 between ZILPHA BENDER, whose post office address is: 3845 South Flamingo Terrace, Homosassa, Florida 34448. GRANTOR, ZILPHA BENDER, Trustee, and Successor Trustee(s) of the ZILPHA BENDER INTER VIVOS TRUST AGREEMENT, Dated: February, 23rd, 1994, made by ZILPHA BENDER, Grantee, whose post office address: 3845 South Flamingo Terrace, Homosassa, Florida 34448, which is located in Citrus County Florida. The Grantor, and the Grantee addresses are the same.

THE GRANTOR, in consideration of the sum of Ten Dollars (\$10.00) and other good and valuable considerations, to said GRANTOR in hand paid by the said GRANTEE, the receipt of which is hereby acknowledged, has granted, bargained and sold to said GRANTEE and GRANTEE'S successors, and assigns forever the following described land situated in Citrus County, State of Florida, to wit.

Commencing at the Northwest corner of the Southeast $\frac{1}{4}$ of the southeast $\frac{1}{4}$ of the Section 24, township 19 South, Range 17 East, Citrus County, Florida; go thence South 00 degrees 32' 52" West along the West line of the aforesaid Southeast $\frac{1}{4}$, a distance of 135'; thence South 89 degrees 21' 42" West, a distance of 302.5' to the point of beginning; thence continue South 00 degrees 34' 12" West a distance of 67.5'; thence south 89 degrees 21' 42" East, a distance of 112.5'; thence North 00 degrees 34' 12" East, a distance of 67.5'; thence north 89 degrees 21' 42" West, a distance of 112.5' to the point of the beginning.

Subject to restrictions, limitations, conditions, reservations, covenants and easements of Record, if any, all applicable zoning ordinances, and taxes for year 2006 and all subsequent years.

THE GRANTOR reserves and grants to BEVERLY JO BENDER, her daughter, a life estate to this above described property; and said Grantor does hereby fully warrant the title to said land and will defend the same against the lawful claims of all persons whomsoever. Where used herein the terms GRANTORS, GRANTEES AND TRUSTEES shall be construed as singular or plural as the context requires.

ZILPHA BENDER, as said TRUSTEE, shall have the power and authority to protect, conserve, and to sell, or to lease, or to encumber, or otherwise to manage and dispose of the real property described by this deed.

ALL SUCCESSOR TRUSTEES are hereby granted the power to protect, conserve and to sell, or to lease, or to encumber, or otherwise to manage and dispose of the real property described in this deed.

THE GRANTOR, ZILPHA BENDER, reserves and grants unto herself the right to continue in possession of the premises for the life of the Grantor and with all continuing disability and other exemptions applicable to the Grantor.

Any person dealing with the TRUSTEE(S) shall deal with said TRUSTEE(S) in the order as set forth in the ZILPHA BENDER INTER VIVOS TRUST. However, no person shall deal with the Successor TRUSTEE(S) until one or more of the following have been received by said person or place of record in the aforementioned county.

- A. The written resignation of the prior TRUSTEE(S) sworn to and acknowledged before a notary public.
- B. A certified death certificate of the prior TRUSTEE(S).
- C. The order of a court of competent jurisdiction adjudicating the prior TRUSTEE(S) incapacitated or removing said TRUSTEE(S) for any reason.
- D. The written certificates of two physician currently practicing medicine that the TRUSTEE(S) is physically or mentally incapable of handling the duties of TRUSTEE(S).
- E. The written removal of a SUCCESSOR TRUSTEE(S) and/or the appointment of an additional SUCCESSOR TRUSTEE(S) by the GRANTOR(S) sworn to and acknowledged before a notary public; this right being reserved to the GRANTOR(S).

This conveyance is subject to restrictions, reservations, limitations, covenants and easements, and other matters of record, taxes for the year 2006, and subsequent years.

EXECUTED 3rd day of May, 2006. Signed, sealed and delivered in the presence of:

Michael L. Hall
Witness Signature/Print Name

Zilpha Bender
ZILPHA BENDER, Grantor

Charissa N. Perez
Witness Signature/Print Name

STATE OF FLORIDA:
COUNTY OF CITRUS:

The foregoing instrument was acknowledged before me this 3rd day of May, 2006 by Zilpha Bender, who is personally known to me or who has produced DRIVERS LICENSE as identification and who did/did not take an oath.

Michael L. Hall
Signature of Person Taking Acknowledgment

Michael L. Hall
Acknowledgement name typed, printed or stamped

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

(county-seal)

N. B. (X) This deed has been prepared by the Grantor request without examination or legal opinion of title.

**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. CE2025-02038

v.

BEVERLY BENDER AND ZILPHA BENDER

3845 S. Flamingo Ter.

Homosassa, Florida 34448

Respondent.

SPECIAL MASTER'S 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 February 18, 2026, on Petitioner's Notice of Violation. The following parties were present before the Court:

Code Compliance Officer Erica Olsson on behalf of Petitioner
Kimberly Harrison, Assistant County Attorney

The Special Master heard testimony from the following witnesses:

Code Compliance Officer Erica Olsson
Jessica Gill, Beneficiary

The Special Master admitted the following documents into evidence: Exhibit A: photographs taken on November 13, 2025, December 9, 2025, January 28, 2026 and February 17, 2026; Exhibit B: a copy of the Notice of Violation, Notice of Hearing, Pre-Hearing Order, Posting Affidavit and Photo of Posting.

Having reviewed the documents admitted into evidence, and having determined the credibility of the witnesses and the weight to be accorded the evidence presented at hearing, the Special Master finds as follows:

FINDINGS OF FACT:

On November 13, 2025, Code Officer Erica Olsson inspected this property and observed totes and miscellaneous items strewn throughout the backyard, as well as a shed that had been taken apart and appears to be used as some type of enclosure, which constitutes a JYC violation. A Notice of Violation was issued to the Respondent by certified mail on November 13, 2025 instructing Respondent to abate the violation by November 27, 2025. At Officer Olsson's corrective action inspection on December 9, 2025, the property remained in violation. A Notice of Hearing was sent to the Respondent by certified mail on December 11, 2025 notifying Respondent of the February 18, 2026 hearing before the Special Master. At the time of Officer Olsson's pre-hearing inspection on December 16, 2025, the property remained in violation.

Respondent is the owner of the property located at 3845 S. Flamingo Ter., Homosassa, Citrus County, Florida, described as Alikey: 2797169; COM AT NW COR OF SE 1/4 OF SW 1/4 OF SEC 24-19-17 TH S 00DEG 32M 52S W AL W LN OF SE 1/4 135 FT TH S 89DEG 21M 42S E 618.74 FT TH S 00DEG 34M 12S W 302.5 FT TO POB TH CONT S 00DEG 34M 12S W 67.5 FT TH S 89DEG 21M 42S E 112.5 FT TH N 00DEG 34M 12S E 67.5 FT TH N 89DEG 21M 42S W 112.5 FT TO POB; Parcel ID: 17E19S24 30000 0720.

CONCLUSIONS OF LAW:

The Special Master finds that Petitioner has established by a preponderance of the evidence that:

Respondent has violated Chapter 20, Article III Section 20-31(a) of the Citrus County Code, by causing or allowing the property to have an accumulation of junk and debris on the property.

The violation may be abated by removing the junk and debris on the property.

The fine amount of \$50.00 per day recommended by the code compliance officer is reasonable taking into account the nature of the violation and Respondent's failure to take action to abate the violation.

ORDER:

Citrus County vs. Bender
Case No. CE2025-02038

Based on the foregoing findings of fact and conclusions of law, it is hereby ORDERED THAT:

Respondent shall abate the violation no later than 14 days from the date of this order. If the violation is not brought into compliance as ordered, a penalty of \$50.00 per day will be imposed thereafter.

It is the responsibility of the Respondent to notify the Code Compliance Division at (352) 527-5310, on or before the compliance date to demonstrate to Citrus County's satisfaction that the violation(s) have been corrected.

Pursuant to Section 162.09(1), Florida Statutes, a hearing shall not be necessary prior to imposing such fine. This fine will be recorded and will continue to constitute a lien on the real or personal property of BEVERLY BENDER AND ZILPHA BENDER. The County Attorney's Office may seek to foreclose on the lien or sue to recover a money judgment for the amount of the lien plus accrued interest. Respondent shall be responsible for payment of all costs required by County ordinances or regulation, which may also be filed as a lien of record.

Respondent has the right to appeal this order to the circuit court within thirty (30) days of the date of the execution of this order.

DONE AND ORDERED this the 26th day of February 2026, 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 BEVERLY BENDER AND ZILPHA BENDER 3845 S. Flamingo Ter., Homosassa, FL 34448, this 26th day of February 2026.

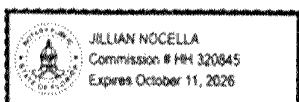
Brenda S. Lott
Brenda S. Lott, Legal Secretary
Citrus County Code Compliance
Department of Growth Management
3600 W. Sovereign Path Suite 147
Lecanto, Florida 34461
(352) 527-5310

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.

Brenda S. Lott
Brenda S. Lott, Legal Secretary
Citrus County Code Compliance
Department of Growth Management
3600 W. Sovereign Path Suite 147
Lecanto, Florida 34461
(352) 527-5310

STATE OF FLORIDA)
CITRUS COUNTY)

The foregoing instrument was acknowledged before me by means of physical presence this 26 day of February 2026, by Brenda S. Lott, Legal Secretary, Citrus County Code Compliance Special Master Hearing, who is personally known to me.



Jillian Nocella
NOTARY PUBLIC-STATE OF FLORIDA
Printed Name: Jillian Nocella
Commission No.: HH 320845
Expiration Date: October 11, 2026

BEFORE THE CODE COMPLIANCE SPECIAL MASTER
IN AND FOR CITRUS COUNTY, FLORIDA
A POLITICAL SUBDIVISION OF THE STATE OF FLORIDA

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

vs.

Case No. CE2025-02038

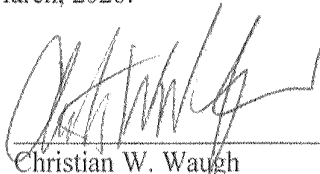
BEVERLY BENDER & ZILPHA BENDER
3845 S. Flamingo Ter.
Homosassa, FL 34448

Respondent.

ORDER ACKNOWLEDGING COMPLIANCE

THIS MATTER, having come before Citrus County Code Compliance Special Master Christian W. Waugh upon review of the Affidavit of Compliance filed by Citrus County Code Compliance Officer Erica Olsson pursuant to Citrus County Code Section 19-54(n) and Florida Statutes Section 162.07(4), and the Special Master having reviewed such affidavit and otherwise being apprised of the facts and circumstances surrounding this matter would hereby find that the Respondents BEVERLY BENDER & ZILPHA BENDER have come into compliance on February 24, 2026 with the Order issued by the Special Master on February 25, 2025 regarding a violation on property more fully described as Altkey: 2797169; COM AT NW COR OF SE 1/4 OF SW 1/4 OF SEC 24-19-17 TH S 00DEG 32M 52S W AL W LN OF SE 1/4 135 FT TH S 89DEG 21M 42S E 618.74 FT TH S 00DEG 34M 12S W 302.5 FT TO POB TH CONT S 00DEG 34M 12S W 67.5 FT TH S 89DEG 21M 42S E 112.5 FT TH N 00DEG 34M 12S E 67.5 FT TH N 89DEG 21M 42S W 112.5 FT TO POB; Parcel ID: 17E19S24 30000 0720.

DONE and ORDERED this 2nd day of March, 2026.



Christian W. Waugh
Citrus County Code Compliance
Special Master

Citrus County vs. Bevington
Case No. CE2025-02038

I HEREBY CERTIFY that a true and correct copy of the foregoing **ORDER ACKNOWLEDGING COMPLIANCE** has been furnished via U.S. First Class Mail to BEVERLY BENDER & ZILPHA BENDER, 3845 S. Flamingo Ter., Homosassa, FL 34448 this 2nd day of March, 2026.



Brenda S. Lott, Legal Secretary
Citrus County Code Compliance Special Master
3600 W. Sovereign Path, Suite 147
Lecanto, Florida
(352) 527-5310

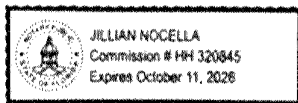
I HEREBY CERTIFY that as an Agent of the Citrus County Department of Growth Management, the office to whose custody the original Order is entrusted, this is a true and correct copy of the document maintained on file in the Code Compliance records of Citrus County, a political subdivision of the State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



Brenda S. Lott, Legal Secretary
Citrus County Code Compliance Special Master
3600 W. Sovereign Path, Suite 147
Lecanto, Florida
(352) 527-5310

STATE OF FLORIDA)
CITRUS COUNTY)

The foregoing instrument was acknowledged before me by means of X physical presence or ___ online notarization, this 2nd day of March 2026 by BRENDA S. LOTT, as Legal Secretary for Citrus County Code Compliance who is personally known to me.



NOTARY PUBLIC - STATE OF FLORIDA

Printed Name: Jillian Nocella

Commission No.: HH 320845

Expiration Date: October 11, 2026

Citrus County Property Appraiser, Cregg E. Dalton

PC Code	0100 - SINGLE FAMILY
Bldg Counts	Res 1 / MH 0 / Comm 0
Nbhd	3312 - THE MEADOWS
Tax District	0000 - COASTAL RIVERS BASIN
Subdivision	000633 - THE MEADOWS UNREC -DEXTER PARK
Short Legal	COM AT NW COR OF SE 1/4 OF SW 1/4 OF SEC 24-19-17 TH S 00DEG32M 52S W AL W LN OF SE 1/4 135 FT TH S 89DEG 21M 42S E618.74 FT TH S 00DEG 34M 12S W 302.5 FT TO POB TH CONT S
Est. Parcel Sqft	7,594
Est. Parcel Acres	.17
Map SC-TW-RG	24-19S-17E

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

Mailing Address

Name	BENDER BEVERLY
Mailing Address	6035 SW 54TH ST STE 200 OCALA FL 34474 5519

All Owners

Name	Owner Type
BENDER BEVERLY	JT - Joint Tenancy
BENDER ZILPHA	JT - Joint Tenancy

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	\$10,000	\$169,681	\$179,681	\$179,681	\$0	\$179,681	\$0	\$2,875.48	Link
2024	\$7,200	\$175,665	\$182,865	\$182,865	\$0	\$182,865	\$0	\$2,876.84	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	\$179,681	14.8298	\$2,829.47

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
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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
08/30/2007	\$100	2160/0682	98-UNABLE TO PROCESS	I
05/03/2006	\$100	2007/2173	98-UNABLE TO PROCESS	I
12/15/2005	\$100	1962/1899	01-CORRECTIVE/QC/TD/COT	I
09/01/2004	\$90,000	1771/1199	04-TO OR FROM BANKS/LOAN CO.	I
07/01/2004	\$20,000	1739/2434	01-CORRECTIVE/QC/TD/COT	I
09/01/2003	\$84,900	1649/2020	00-WARRANTY DEED	I
10/01/1996	\$100	1154/2085	01-CORRECTIVE/QC/TD/COT	V
08/01/1995	\$100	1096/0990	11-11	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
04/10/2017	201703151	8 X 16 PRE-FAB SHED ON GROUND NO ELECTRIC * NOC FOR SHED IN BACK YARD NO SLAB, N	\$4,000	
03/24/2016	201512566	3'4" X 19' EXTENSION OF THE FRONT OF GARAGE **NOC W/201508293 TO REMODEL 2 BEDRO	\$18,000	
09/29/2015	201508293	REMODEL 2 BEDROOMS INTO ONE, MOVE BATH & DEMO EXISTING BATH, ELECT PLUMB & A/C *	\$16,000	
07/16/2013	201305341	A/C CHANGEOUT NOC NA	\$5,000	
07/06/2006	200607983	14'X24' REAR SCREEM RM. ON EXISTING SLAB W/2006068	\$13,090	
06/05/2006	200606867	14x34 REAR SLAB FOR FUTURE SCREEN ROOM -- NOC IN F	\$6,000	
03/12/2003	200301896	SFD--NOC IN FILE FOR SFD ONLY	\$117,555	06/06/2003

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	67.0	112			\$10,000	PDR

Residential

Bldg Number	1
Class	R1 - RESIDENTIAL SINGLE FAMILY
Year Built	2003
Total FLA	1,210
Total Under Roof	1,729
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	03 - ASPHALT SHINGLE
Fuel	1 - ELECTRIC
Bedrooms/Full Baths/Half Baths	2/2/
Addl Fixtures	
FPL: Stacks/Openings	/
RCN	184,588
RCNLD	160,881

Additions to Base Area

Building	Description	Year Built	Area
1	MAIN BULDING	2003	1,210
1	GARAGE FINISHED	2003	456
1	SCR PORCH FIN	2003	63

Miscellaneous Improvements

Building #	Line	Description	Year Built	L	W	Units	Area	Value
1	1	SCRN PRCH WOOD ALUM WITH CONCRETE SLAB-[1-SF]	2006	9	11	1	99	1,120
1	2	ENCLOSED PORCH ALUM/VINYL-[1-SF]	2006	14	24	1	336	5,580
1	3	CONCRETE PATIO NO FOOTER-[1-SF]	2012	9	14	1	126	580
1	4	UTILY BLDG FIN WD/ALM W WOOD FLR-[1-SF]	2017	8	16	1	128	1,520

Total Misc Value
8,800

APPLICATION FOR TAX DEED

512
R. 12/16

Section 197.502, Florida Statutes

Application Number: 923197

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
2797169	2024/4779	06-01-2024
Legal Description		
COM AT NW COR OF SE 1/4 OF SW 1/4 OF SEC 24-19-17 TH S 00DEG 32M 52S W AL W LN OF SE 1/4 135 FT TH S 89DEG 21M 42S E 618.74 FT TH S 00DEG 34M 12S W 302.5 FT TO POB TH CONT S 00DEG 34M 12S W 67.5 FT TH S 89DEG 21M 42S E 112.5 FT TH N 00DEG 34M 12S E 67.5 FT TH N 89DEG 21M 42S W 112.5 FT TO POB		

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

04-09-2026
Application Date

Applicant's signature

Altkey: 2797169
BENDER BEVERLY

Parcel ID: 17E19S24 30000 0720
3845 S FLAMINGO TER , HOMOSASSA, 34448

Citrus County Property Appraiser, Cregg E. Dalton

PC Code 0100 - SINGLE FAMILY
Bldg Counts Res 1 / MH 0 / Comm 0
Nbhd 3312 - THE MEADOWS
Tax District 0000 - COASTAL RIVERS BASIN
Subdivision 000633 - THE MEADOWS UNREC -DEXTER PARK
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Permits**Legacy System Permits (Infor)**

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 Total Under Roof 1,729

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 Foundation 3 - CONT. FOOTING-AVG.
 HVAC 109 - HEAT PUMP
 Stories 1
 Floor System 01 - CONC. SLAB
 Roof Frame 02 - HIP
 Roof Cover 03 - ASPHALT SHINGLE
 Fuel 1 - ELECTRIC
 Bedrooms/Full Baths/Half Baths 2/2/
 Addl Fixtures
 FPL: Stacks/Openings /

RCN
 RCNLD

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Total Misc Value
