RECEIVED
By Tifani White at 11:13 am, 8/6/26

CERTIFICATION OF TAX DEED APPLICATION

Sections 197.502 and 197.542, Florida Statutes

Part 1: Tax Deed Application Information

Applicant	KEYS FUNDING LLC - 7024 PO BOX 67513 NEWARK, NJ 07101-8009	Property Owner	JACKSON HILL COURT LLC 3662 E PENDLEBURY DR PALM HARBOR, FL 34685
Property description	JOHN HOPKINS UNREC SUB LOT 14 E 147 FT OF W 735 FT OF S 300 FT OF S 1/2 OF NW 1/4 OF SE 1/4 OF SEC 1 (Full legal attached.)	Application date	Apr 21, 2026
		Certificate #	2024 / 3428
		Date certificate issued	06/01/2024
		Account number	3520260

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)
# 2024/3428	06/01/2024	18,391.36	2,555.63	20,946.99
			→ Part 2: Total*	**20,946.99**

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)
# 2025/3755	06/01/2025	20,856.85	6.25	1,242.72	22,105.82
				Part 3: Total*	**22,105.82**

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)	43,052.81
2.	Delinquent taxes paid by the applicant	0.00
3.	Current taxes paid by the applicant	20,630.36
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)	3,846.49
7.	**Total Paid** (Lines 1-6)	67,954.66

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.

Sabrina Maloy
Signature, Tax Collector or Designee

Citrus County, Florida

Date 6th of August, 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)	68,083.66
17.	Redemption fee	6.25
18.	Total amount to redeem	68,089.91
	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)

JOHN HOPKINS UNREC SUB LOT 14 E 147 FT OF W 735 FT OF S 300 FT OF S 1/2 OF NW 1/4 OF SE 1/4 OF SEC 13-20-18 —AND— SW1/4 OF SE1/4 OF SEC 13-20-18 TITLE IN OR BK 1548 PG 261 AND 1576 PG 2218 OR BK 2334 PG 2239

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

TAX DEED APPLICATION COVER LETTER

Account #: 3520260

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
KEYS FUNDING LLC - 7024
PO BOX 67513
NEWARK, NJ 07101-8009

Owner on Current Tax Roll
JACKSON HILL COURT LLC
3662 E PENDLEBURY DR
PALM HARBOR, FL 34685

Additional Parties, Per Search

ROBERT L. ROIK A/K/A ROBERT ROIK AND DEBRA B. ROIK A/K/A DEBRA ROIK, AS CO-TRUSTEES OF THE ROBERT L. ROIK AND DEBRA B. ROIK REVOCABLE TRUST AGREEMENT DATED JANUARY 21, 2010
1010 GREENLEAF WAY
TARPON SPRINGS, FL 34689 — Mortgage Holder

ROBERT L. ROIK AND DEBRA B. ROIK, AS CO-TRUSTEES OF THE ROBERT L. ROIK AND DEBRA B. ROIK REVOCABLE TRUST AGREEMENT DATED JANUARY 21, 2010
1474 W. JACKSON HILL CT
LECANTO, FL 34461 — Mortgage Holder

ROBERT L. ROIK AND DEBRA B. ROIK, AS CO-TRUSTEES OF THE ROBERT L. ROIK AND DEBRA B. ROIK REVOCABLE TRUST AGREEMENT DATED JANUARY 21, 2010 — Mortgage Holder

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

414 SHORE DRIVE
LACONIA, NH 03246

JACKSON HILL COURT LLC
1474 W JACKSON HILL CT
LECANTO, FL 34461

Title Holder

DEBRA HOFFMAN, REGISTERED AGENT O/B/O
JACKSON HILL COURT LLC
3662 E PENDLEBURY DRIVE
PALM HARBOR, FL 34685

Title Holder's Agent/ Rep

Certified By:

Sabrina Maloy

Tax Collector or Authorized Designee

TDA #: 923284

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
3520260	18E20S13 23000	1474 W JACKSON HILL CT LECANTO 34461

Legal Description

JOHN HOPKINS UNREC SUB LOT 14 E 147 FT OF W 735 FT OF S 300 FT OF S 1/2 OF NW 1/4 OF SE 1/4 OF SEC 13-20-18 ----AND---- SW1/4 OF SE1/4 OF SEC 13-20-18 TITLE IN OR BK 1548 PG 261 & 1576 PG 2218 OR BK 2334 PG 2239

Other Parcel Info

Certificate #	Assessed Value	Homestead?	Mobile Home?	Bankruptcy?
2024 - 3428	$1,284,203	No	Yes	No

Owner of Record on Current Tax Roll

JACKSON HILL COURT LLC

Billing Name & Address

3662 E PENDLEBURY DR
PALM HARBOR FL 34685

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: 07/09/2026 **Search covers** **20 years** **through:** 07/06/2026

Karen LaBree
Title Examiner

General Examiner Comments:

APPARENT TITLE HOLDER

Name & Address of Record	Document	Examiner Comments
JACKSON HILL COURT, LLC 3662 E. PENDLEBURY DRIVE PALM HARBOR FL 34685	Warranty Deed Bk:3276 Pg:1912	
DEBRA HOFFMAN, REGISTERED AGENT O/B/O JACKSON HILL COURT LLC 3662 E PENDLEBURY DRIVE PALM HARBOR FL 34685	Sunbiz Owner	

Related Documents (for Reference)

Warranty Deed
Bk:1576 Pg:2218

Warranty Deed
Bk:2334 Pg:2239

Certification of Trust
Bk:3276 Pg:1910

MORTGAGE HOLDER

Name & Address of Record	Document	Examiner Comments
ROBERT L. ROIK AND DEBRA B. ROIK, AS CO-TRUSTEES OF THE ROBERT L. ROIK AND DEBRA B. ROIK REVOCABLE TRUST AGREEMENT DATED JANUARY 21, 2010 1474 W. JACKSON HILL CT LECANTO FL 34461	Mortgage Bk:3276 Pg:1913	
ROBERT L. ROIK AND DEBRA B. ROIK, AS CO-TRUSTEES OF THE ROBERT L. ROIK AND DEBRA B. ROIK REVOCABLE TRUST AGREEMENT DATED JANUARY 21, 2010 414 SHORE DRIVE LACONIA NH 03246		Certification of Trust in 3276-1910.

Related Documents (for Reference)

None found.

LIEN HOLDER

Name & Address of Record	Document	Examiner Comments
None found.		

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
#2022028930 BK: 3276 PG: 1912 4/25/2022 8:37 AM 1 Receipt: 2022024695
RECORDING $10.00 INDEX $3.00 D DOCTAX PD $11,200.00

THIS INSTRUMENT PREPARED BY AND RETURN TO:
Bonnie B. Bridges
CHELSEA TITLE OF THE NATURE COAST, INC.
13175 SPRING HILL DRIVE
SPRING HILL, FL 34609
Property Appraisers Parcel Identification (Folio) Numbers:
18E20S13 23000

Space Above This Line For Recording Data

THIS WARRANTY DEED, made the 14th day of April, 2022 by **Robert L. Roik and Debra B. Roik, Husband and wife Individually and as Co-Trustees of the Robert L. Roik and Debra B. Roik Revocable Trust Agreement dated the 21st day of January, 2010,** herein called the grantors, to **Jackson Hill Court, LLC, A Florida Limited Liability Company** , whose post office address is **3662 E. Pendlebury Drive, Palm Harbor, FL 34685,** hereinafter called the Grantee:
(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 **$1,600,000.00 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 14, JOHN HOPKINS, an unrecorded subdivision and being more particularly described as follows: The East 147 feet of the West 735 feet of the South 300 feet of the South 1/2 of the Northwest 1/4 of the Southeast 1/4 of Section 13, Township 20 South, Range 18 East

AND

Southwest 1/4 of Southeast 1/4 of Section 13, Township 20 South, Range 18 East, all lying and being in Citrus County, Florida.

Subject to easements, restrictions and reservations of record and to taxes for the year 2022 and thereafter.

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 grantee 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, 2021.

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

Bonnie B. Bridges
Witness #1 Printed Name

Witness #2 Signature

Karla M. Colón
Witness #2 Printed Name

Robert L. Roik
Individually and as Co-Trustees
414 Shore Drive, Laconia, NH 03246

Debra B. Roik
Individually and as Co-Trustees
414 Shore Drive, Laconia, NH 03246

STATE OF Florida
COUNTY OF Hernando

The foregoing instrument was acknowledged before me by means of ☑ physical presence or ☐ online notarization, this 14th day of April, 2022, by Robert L. Roik and Debra B. Roik, Husband and Wife Individually and as Co-Trustees of the Robert L. Roik and Debra B. Roik Revocable Trust Agreement dated the 21st day of January, 2010 who are personally known to me or have produced Driver License as identification.

SEAL BONNIE B. BRIDGES
MY COMMISSION # GG 930802
EXPIRES: December 5, 2023
Bonded Thru Notary Public Underwriters

File No. 22-035BB



Detail by Entity Name

Florida Limited Liability Company
JACKSON HILL COURT LLC

Filing Information

Document Number	L22000070366
FEI/EIN Number	88-1417859
Date Filed	01/24/2022
Effective Date	01/24/2022
State	FL
Status	ACTIVE
Last Event	REINSTATEMENT
Event Date Filed	01/27/2026

Principal Address

3662 E PENDLEBURY DRIVE
PALM HARBOR, FL 34685

Mailing Address

3662 E PENDLEBURY DRIVE
PALM HARBOR, FL 34685

Registered Agent Name & Address

HOFFMAN, DEBRA
3662 E PENDLEBURY DRIVE
PALM HARBOR, FL 34685

Name Changed: 01/27/2026

Authorized Person(s) Detail

Name & Address

Title MGR

HOFFMAN, DEBRA
3662 E PENDLEBURY DRIVE
PALM HARBOR, FL 34685 UN

Annual Reports

Report Year	Filed Date
2024	02/07/2024
2025	01/27/2026
2026	01/27/2026

01/27/2026 -- REINSTATEMENT	View image in PDF format
02/07/2024 -- ANNUAL REPORT	View image in PDF format
01/31/2023 -- ANNUAL REPORT	View image in PDF format
01/24/2022 -- Florida Limited Liability	View image in PDF format

This instrument Prepared by and Record and Return to:

SCOTT G. LYONS, PRESIDENT
NATURE COAST TITLE COMPANY, INC.
659 NE Hwy 19
CRYSTAL RIVER, FLORIDA, 34429
File #: 02C12468
Property Appraisers Parcel Identification (Folio) Numbers:
13 20S 18E 2A000 0140
Alternate Key #: 1522951
Grantees SS #s:
This Instrument is prepared in connection with the issuance of a Title Insurance Policy.

2003011325 2 PGS

OFFICIAL RECORDS
CITRUS COUNTY
BETTY STRIFLER
CLERK OF THE CIRCUIT COURT
RECORDING FEE: $10.50
DOCUMENTARY TAX: $1,505.00
2003011325 BK:1576 PG:2218-2219
02/27/2003 05:28 PM 2 PGS
KCCR,DC Receipt #088937

SPACE ABOVE THIS LINE FOR RECORDING DATA

WARRANTY DEED

THIS WARRANTY DEED, made the 26th day of February, A.D. 20 03, **between**

C. Lloyd McClain and Marguerite McClain, husband and wife

herein called the grantors, and

Debra Roik and Robert Roik, husband and wife

whose post office address is: 1010 Greenleaf Way Tarpon Springs, FL 34689, 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:

SEE EXHIBIT "A" FOR LEGAL DESCRIPTION

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 is/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, 2003, subject to easements, restrictions, and/or reservations of Records.

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 Signature
Larissa Seneker
Printed Signature

Witness Signature
Meghan Lang
Printed Signature

C. Lloyd McClain L.S.
C. Lloyd McClain
P.O. Box 4950, Homosassa Springs, FL 34447-4950

Marguerite McClain L.S.
Marguerite McClain
P.O. Box 4950, Homosassa Springs, FL 34447-4950

STATE OF FLORIDA
COUNTY OF Citrus

The foregoing instrument was acknowledged before me this 26th day of February, **2003** by **C. Lloyd McClain and Marguerite McClain, husband and wife** who is/are personally known to me or have produced Vaid License as identification and did (did not) take an oath.

SEAL

Notary Signature
Larissa Senekerk
Printed Notary Signature
My Commission Expires:

Larissa Senekerk
MY COMMISSION # DD171514 EXPIRES
May 29, 2006

EXHIBIT "A"

Lot 14, JOHN HOPKINS, an unrecorded subdivision and being more particularly described as follows:
The East 147 feet of the West 735 feet of the South 300 feet of the South 1/2 of the Northwest 1/4 of the Southeast 1/4 of Section 13, Township 20 South, Range 18 East.

AND

Southwest 1/4 of Southeast 1/4 of Section 13, Township 20 South, Range 18 East, as recorded in public records of Citrus County, Florida.

OFFICIAL RECORDS
CITRUS COUNTY
BETTY STRIFLER
CLERK OF THE CIRCUIT COURT
RECORDING FEE: $29.00
2010003617 BK:2334 PG:2239
01/27/2010 11:34 AM 3 PGS
DGROSSKOPF,DC Receipt #002871

Prepared by and when recorded return to:
ROBERT L. ROIK
1474 W. JACKSON HILL COURT
LECANTO, FLORIDA 34461-8323

Property Appraiser's Parcel Identification
No. 18E20S13 23000 02HX

(Space above this line reserv

2010003617 3 PGS

WARRANTY DEED

THAT ROBERT L. ROIK and DEBRA B. ROIK (hereinafter referred to jointly as "Grantor"), who reside at 1474 W. Jackson Hill Court, Lecanto, Citrus County, Florida 34461-8323, for and in consideration of the sum of TEN and NO/100 DOLLARS ($10.00) cash and other good and valuable consideration in hand paid by ROBERT L. ROIK and DEBRA B. ROIK, co-trustees (such co-trustees hereinafter referred to as "Grantee") of the ROBERT L. ROIK AND DEBRA B. ROIK REVOCABLE TRUST (the "Trust"), such Grantee having an address of 1474 W. Jackson Hill Courtn, Lecanto, Florida 34461-8323, and such Trust having been established under that certain revocable trust agreement dated the 21st day of January, in the year 2010, by and between ROBERT L. ROIK and DEBRA B. ROIK of Citrus County, Florida, as grantors and as co-trustees, have GRANTED, SOLD and CONVEYED, and by these presents do GRANT, SELL and CONVEY unto Grantee, all of Grantor's interest in and to the real property together with all improvements situated thereon described as follows:

Lot 14, JOHN HOPKINS, an unrecorded subdivision and begin more particularly described as follows:
The East 147 feet of the West 735 feet of the South 300 feet of the South ½ of the Northwest 1/4 of the Southeast 1/4 of Section 13, Township 20 South, Range 18 East.

And

Southwest 1/4 of Southeast 1/4 of Section 13, Township 20 South, Range 18 East, as recorded in public records of Citrus County, Florida.
Such interest is hereinafter referred to as "Subject Property".

Full power and authority are conferred upon Grantee, as trustee, to protect, conserve, sell, convey, lease, grant and encumber all interests conveyed by this instrument, and otherwise to manage and dispose of those interests, it being the intent of Grantor to vest in the trustee of the Trust full

rights of ownership as authorized by Section 689.071 of the Florida Statutes.

Further, the terms of the Trust provide for the present possessory right of possession of any homestead property in accordance with the Department of Revenue Rule 12D-7.011 and is recorded in compliance with Section 196.031(1) of the Florida Statutes, thereby entitling any real property transferred to the Trust to homestead exemption status if all of the requirements are met.

This Warranty Deed was prepared without the benefit of title insurance.

Grantor does hereby convey the Subject Property together with all rights, titles and interests of Grantor in and to any roads, easements, streets and rights-of-way within, adjoining, adjacent or contiguous to the Subject Property, and all condemnation awards, reservations and remainders, and together with each and every right, privilege, hereditament and appurtenance in anywise incident or appertaining to the Subject Property. The term Subject Property shall refer to and include the property described in this paragraph.

The conveyance made hereby, and the warranties made hereunder, are made by Grantor and accepted by Grantee subject to the following matters, to the extent same are in effect at this time: any and all restrictions, covenants, conditions, liens, encumbrances, reservations, easements, and other exceptions to title, if any, relating to the Subject Property, but only to the extent they are still in force and effect and shown of record in Citrus County, Florida, and to all zoning laws, regulations and ordinances of municipal and/or other governmental or quasi-governmental authorities, if any, relating to the Subject Property and to all matters which would be revealed by an inspection and/or a current survey of the Subject Property.

TO HAVE AND TO HOLD the Subject Property, to the extent conveyed hereby, subject to the terms and provisions contained herein, together with all and singular the rights and appurtenances thereto in anywise belonging unto Grantee and Grantee's heirs, personal representatives, executors, administrators, successors and assigns forever; and Grantor does hereby bind Grantor and Grantor's heirs, personal representatives, executors, administrators, successors and assigns to warrant and forever defend all and singular the Subject Property, to the extent conveyed hereby, unto Grantee and Grantee's heirs, personal representatives, executors, administrators, successors and assigns against every person whomsoever lawfully claiming or to claim the same or any part thereof.

Following the conveyance made by this deed, the ROBERT L. ROIK AND DEBRA B. ROIK REVOCABLE TRUST shall own all of the Subject Property.

Taxes for the current year have been prorated and are assumed by Grantee.

EXECUTED on the 21st day of Jan, in the year 2010.

ROBERT L. ROIK, Grantor

DEBRA B. ROIK, Grantor

We, the undersigned witnesses, certify that the foregoing Deed was signed by the Grantors in our presence, and we, the undersigned witnesses, sign our names hereunto as witnesses at the request and in the presence of the Grantors, and in the presence of each other, on the 21st day of Jan, in the year 2010.

JOHN M. MATHEWS

WENDY M. BAUER

THE STATE OF FLORIDA §

§

COUNTY OF CITRUS §

The foregoing instrument was acknowledged before me, the undersigned authority, by ROBERT L. ROIK, Grantor, who produced a driver's license issued by the State of Florida that contained his photograph and signature as identification thereby proving him to be the person whose name is subscribed to the foregoing instrument as Grantor, and by DEBRA B. ROIK, Grantor, who produced a driver's license issued by the State of Florida that contained her photograph and signature as identification thereby proving her to be the person whose name is subscribed to the foregoing instrument as Grantor, both of whom identified this instrument as a Deed and signed such instrument willingly as Grantors for the purposes and consideration therein expressed, both of whom signed such instrument in the presence of JOHN M. MATHEWS, a witness who is personally known to me, and of WENDY M. BAUER, a witness who is personally known to me.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, on the 21st day of Jan, in the year 2010.

Notary Public, State of Florida

NOTARY PUBLIC - STATE OF FLORIDA
Linda S. Mathews
Commission # DD617373
Expires: NOV. 26, 2010
BONDED THRU ATLANTIC BONDING CO., INC.

Notary's printed name: _____

Official Records Citrus County FL, Angela Vick, Clerk of the Circuit Court & Comptroller
#2022028929 BK: 3276 PG: 1910 4/25/2022 8:37 AM 1 Receipt: 2022024695
RECORDING $18.50 INDEX $2.00

Prepared by and Return to:
Bonnie Bridges
Chelsea Title of the Nature Coast, Inc.
13175 Spring Hill Drive
Spring Hill, FL 34609

Certification of Trust

State of Florida

County of Hernando

BEFORE ME, the undersigned authority, personally appeared Robert L. Roik and Debra B. Roik ("Affiant") who deposes and says:

A. This certification pertains to the following Trust Robert L. Roik and Debra B. Roik Revocable Trust Agreement ("The Trust") which was executed on January 21st, 2010 and is currently in existence.

B. The name of each settlor(creator) of the Trust is: Robert L Roik and Debra B. Roik

C. The identity and address of the currently acting trustee(s) are: Robert L. Roik and Debra B. Roik 414 Shore Drive, Laconia, NH 03246

D. The Trustees of the Trust have full power and authority to mortgage and convey real property, including the property described on Exhibit "A" attached hereto and made a part hereof (the "Property") and to sign all closing documents, with the consent of any beneficiary.

E. The Trust is _X____Revocable or _____irrevocable. If Revocable, the name of each person holding a power to revoke the Trust is:_____
(if left blank, the settlor(s) are the only person(s) with power of revocation.)

F. The authority of the trustees as set forth in Paragraph D above may be executed by Affiant alone, as trustee of the Trust, without the necessity of any other co-trustee signing or otherwise authentication such instruments unless indicated otherwise herein. Indicate the name of any co-trustee whose signature is required:_____

G. If the Trust is acquiring title to the Property, title shall be acquired as follows:

_____

_____

H. The Trust has not been revoked or amended so as to cause the representations contained in this Certificate to be incorrect.

I. The Property:
( ) has never been the homestead property of any settlor or beneficiary or their dependents; or
(X) is /was the homestead property of the following settlor or beneficiary or their dependents:
Robert L. Roik and Debra B. Roik.

J. If any settlor or beneficiary listed in Paragraph I above is deceased, I hereby represent that said Settlor was not survived by a spouse or minor child.

K. An authentic copy of Trust, pertinent excerpt from the Trust or related documents may be Attached hereto as Exhibit "B" if deemed necessary or appropriate and, if so shall be incorporated herein and shall be made a part hereof.

Robert Roik
By: Robert L. Roik

Debra B Roik
By: Debra B. Roik

Sworn and subscribed to before me, a Notary Public, by means of [✓] personal presence or [ ] online notarization this 14th day of April, 2022 by Robert I. Roik and Debra B. Roik, who is ( ) personally know to me or ( ) Produced the following as identification:
Driver License.

(seal)

BONNIE B. BRIDGES
MY COMMISSION # GG 930802
EXPIRES: December 5, 2023
Bonded Thru Notary Public Underwriters

B B B
Notary Signature

Official Records Citrus County FL, Angela Vick, Clerk of the Circuit Court & Comptroller
#2022028929 BK: 3276 PG: 1911 4/25/2022 8:37 AM 2 Receipt: 2022024695
RECORDING $18.50 INDEX $2.00

Exhibit "A"

LEGAL DESCRIPTION

Lot 14, JOHN HOPKINS, an unrecorded subdivision and being more particularly described as follows: The East 147 feet of the West 735 feet of the South 300 feet of the South 1/2 of the Northwest 1/4 of the Southeast 1/4 of Section 13, Township 20 South, Range 18 East AND Southwest 1/4 of Southeast 1/4 of Section 13, Township 20 South, Range 18 East, all lying and being in Citrus County, Florida.

Official Records Citrus County FL, Angela Vick, Clerk of the Circuit Court & Comptroller
#2022028931 BK: 3276 PG: 1913 4/25/2022 8:37 AM 1 Receipt: 2022024695
RECORDING $61.00 INDEX $1.00 M DOCTAX PD $4,200.00 INT TAX PD $2,400.00

RETURN TO:
CHELSEA Title of the Nature Coast
13175 SPRING HILL DR
Spring Hill, FL 34609

This Instrument Prepared by:
Darryl W. Johnston, Esq.
Johnston Law Group, P.A.
29 S. Brooksville Ave.
Brooksville, FL 34601

THIS IS A BALLOON MORTGAGE HAVING A FINAL PRINCIPAL PAYMENT OR THE PRINCIPAL BALANCE DUE UPON MATURITY, ON OR BEFORE APRIL 1ST 2025, IS $1,200,000.00, TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL ADVANCES MADE BY THE MORTGAGEE UNDER THE TERMS OF THIS MORTGAGE.

MORTGAGE

THIS MORTGAGE dated this 15th day of April 2022 is made between **Jackson Hill Court, LLC, a Florida limited liability company (Mortgagor)** whose address is: 3662 E Pendlebury Drive. Palm Harbor, FL 34685, to **Robert L. Roik and Debra B. Roik, as Co-Trustees of the Robert L. Roik and Debra B. Roik Revocable Trust Agreement dated January 21, 2010 (Mortgagee)** whose address is: 1474 W. Jackson Hill Ct., Lecanto, FL 34461.

THE Mortgagor is indebted to Mortgagee in the principal sum of **ONE MILLION TWO HUNDRED THOUSAND and 00/100 DOLLARS ($1,200,000.00),** together with interest thereon, as evidenced by a Balloon Promissory Note of even date of mortgage.

NOW, THEREFORE, to secure the performance by Mortgagor of all covenants and conditions of the Note, this Mortgage, and all other instruments relating to the Note and Mortgage, including all expenses or obligations incurred by the Mortgagee, the Mortgagor mortgages and grants a security interest in:

I. THE MORTGAGED PROPERTY:

{a} All of the land in Citrus County, Florida, described as:

Lot 14, JOHN HOPKINS, an unrecorded subdivision and being more particularly described as follows: The East 147 feet of the West 735 feet of the South 300 feet of the South 1/2 of the Northwest 1/4 of the Southeast 1/4 of Section 13, Township 20 South, Range 18 East AND Southwest 1/4 of Southeast 1/4 of Section 13, Township 20 South, Range 18 East, all lying and being in Citrus County, Florida

Parcel ID #18E20S13 23000

Together, with all rights in anyway belonging to the Mortgaged Property.

{b} [i] all personal property and fixtures now or hereafter affixed to or located on the property described in paragraph {a} which are deemed to be fixtures and a part of the real property under applicable law; [ii] all contract rights, general intangibles, actions and rights in action, including all rights to insurance policies and proceeds; and [iii] all proceeds, products, replacements, additions, substitutions and renewals of any of the foregoing items. This Mortgage is a self-operative security agreement with respect to the property, but Mortgagor agrees to execute and deliver on demand such other security agreements, financing statements, and

other instruments as Mortgagee may request in order to perfect the security interest or to impose the lien of this Mortgage more specifically upon any of such property. Mortgagee has all the rights and remedies a secured party under the Florida Uniform Commercial Code.

{c} All rents, issues, profits, revenue, income, proceeds, and other benefits flowing or derived from the property described in paragraphs {a} and {b} hereof, provided however, that permission is hereby given to Mortgagor, so long as no default has occurred under the Note or Mortgage, to collect, receive, and use such benefits from the property as they become due and payable, but not in advance thereof.

Everything referred to in paragraphs {a}, {b}, and {c}, above, and any additional property hereafter acquired by Mortgagor and subject to the lien of this Mortgage or any part of these properties is included as the "Mortgaged Property."

PROVIDED, that if Mortgagor pays to Mortgagee all of the sums secured by the Note at the times and in the manner described therein, and is not in default of any of the terms of this Mortgage or any other instruments related to the Note and this Mortgage, then the Mortgagee shall execute and deliver to Mortgagor a Satisfaction of the obligation.

II. COVENANTS OF MORTGAGOR:

1. Compliance with Note and Mortgage; Warranty of Title. Mortgagor agrees to comply with all the provisions of this Mortgage, of the Note, and of any other instrument securing the Note, and will promptly pay to Mortgagee the principal with interest and all other sums required to be paid by Mortgagor under the Note, this Mortgage and any other instruments securing the Note. Mortgagor is the owner of the Mortgaged Property in fee simple and has lawful authority to mortgage and encumber the property as provided by this Mortgage.

2. Payment of Taxes and Liens. Mortgagor shall pay all taxes, assessments, liens, levies, liabilities, obligations and encumbrances of every nature and kind whether now or hereafter imposed, levied or assessed on the Mortgaged Property, this Mortgage or the indebtedness secured hereby. All such payments shall be made when due and payable before they become delinquent and before any interest attaches or any penalty is incurred. Insofar as any such lien or encumbrance is of record, the same shall be promptly satisfied or released and evidence of such satisfaction or release shall be given to Mortgagee.

Mortgagee may, at their option, require Mortgagor to deposit with Mortgagee on the first day of each month, in addition to the payments of principal and interest, an amount equal to one-twelfth (1/12) of the annual taxes and assessments payable on the Mortgaged Property. Such deposits shall not be, nor be deemed to be, trust funds, but may be commingled with the general funds of the Mortgagee, and no interest shall be payable on such funds. Upon demand by the Mortgagee, Mortgagor shall deliver to Mortgagee such additional monies as are necessary to make up any deficiencies in the amounts necessary to enable Mortgagee to pay the taxes and assessments when due. In the event of default by Mortgagor under any of the terms, covenants, and conditions in the Note, this Mortgage or any other instrument securing the Note, Mortgagee may apply the monies paid toward taxes and assessments to the reduction of the sums secured by the Note, in such manner as Mortgagee shall determine, any amount under this paragraph remaining to Mortgagor's credit.

3. Insurance. Mortgagor shall keep liability insurance and pay all premiums for such insurance. Mortgagor shall explore obtaining hazard and flood insurance on the improvements now existing or hereafter erected on the Mortgaged Property. Upon securing hazard and/or flood insurance as may be required from time to time by Mortgagee, Mortgagor shall pay promptly, when due, all premiums for such insurance. Mortgagor

shall provide Mortgagee with proof of insurance coverage and payment not less than ten (10) days prior to the due date of any such payment, or upon other request from Mortgagee. All such insurance shall be carried with companies approved by Mortgagee and the original of the policy shall be delivered to the Mortgagee. The Mortgage shall be listed on the policy as the Loss/Payee. In event of a loss, Mortgagor shall give immediate notice by mail to Mortgagee and Mortgagee may make proof of loss if not made promptly by Mortgagor, and each insurance company concerned is hereby authorized and directed to make payments for such loss directly to Mortgagee instead of to Mortgagor, or to Mortgagor and Mortgagee jointly. The insurance proceeds or any part thereof may be applied by Mortgagee at their option, after deducting there from all their expenses including attorney's fees, either to reduction of the indebtedness to the restoration or repair of the property damaged. Mortgagee is hereby authorized by Mortgagor to settle and compromise any claims, awards, damages, rights of action, and proceeds, and any other payment or relief under any insurance policy. In the event of foreclosure of this Mortgage or other transfer of title to the Mortgaged Property in extinguishment of the indebtedness secured hereby, all right, title, and interest of Mortgagor in and to any insurance policies then in force shall pay to the purchaser or grantee. Mortgagee may at their option require Mortgagor to deposit with Mortgagee on the first day of each month, in addition to making payments of principal and interest, until the Note is fully paid, an amount equal to one-twelfth (1/12) of the annual premiums for all insurance. Such deposits shall not be, nor deemed to be, trust funds, but may be commingled with the general funds of Mortgagee, and no interest shall be payable in respect thereof. Upon demand by the Mortgagee, Mortgagor shall deliver to Mortgagee such additional monies as are necessary to make up any deficiencies in the amounts necessary to enable Mortgagee to pay the insurance premiums when due. In the event of default by Mortgagor under any of the terms, covenants, and conditions in the Note, this Mortgage or any other instrument securing the Note, Mortgagee may apply the monies paid toward the insurance premiums to the reduction of the sums secured by the Note, in such manner as Mortgagee shall determine, any amount under this paragraph remaining to Mortgagor's credit.

4. Condemnation. If all or any part of the Mortgaged Property is damaged or taken through condemnation (which term includes any damage or taking by any governmental authority or any other authority authorized by the laws of the State of Florida or the United States of America to so damage or take, and any transfer by private sale in lieu of such taking), either temporarily or permanently, then the entire indebtedness and other sums secured hereby shall, at the option of Mortgagee, become immediately due and payable. Mortgagee shall be entitled to all compensation awards, damages, claims, rights of actions and proceeds of, or on account of any such damage or taking through condemnation and is hereby authorized, at their option, to commence, appear in and prosecute, in their own or Mortgagor's name, any action or proceeding relating to any condemnation, and to settle or compromise any claim in connection therewith. All such compensation awards, damages, claims, rights of action and proceeds, and any other payments or relief, and the right thereto, are hereby assigned by Mortgagor to Mortgagee, who, after deducting there from all their expenses including attorney's fees, may release any monies so received by it without affecting the lien of this Mortgage or may apply the same, in such manner as Mortgagee shall determine, to the reduction of the sums secured hereby and to any prepayment charge provided in the Note, this Mortgage, or any other instruments securing the Note. Any balance of such monies then remaining shall be paid to Mortgagor. Mortgagor agrees to execute such further assignments of any compensations, awards, damages, claims, rights of action and proceeds as Mortgagee may require.

5. Care of Mortgaged Property. Mortgagor shall not remove or demolish any building or other property forming a part of the Mortgaged Property without the prior written consent of Mortgagee, or permit, commit, or suffer any waste, impairment or deterioration of the Mortgaged Property or any part thereof, and shall keep the same and the improvements on the property in good condition and repair. Mortgagor shall notify Mortgagee in writing within five (5) days of any injury or damage occurring on or to the Mortgaged Property including, but not limited to, serious injury or loss by death or otherwise. Mortgagee may, at Mortgagee's

discretion, have the Mortgaged Property inspected at the time of such occurrence, and Mortgagor shall pay all costs incurred by Mortgagee in executing such inspection.

6. Mortgagee's Right to Make Certain Payments. In the event Mortgagor fails to pay the taxes, assessments, liens, or other obligations and encumbrances on the Mortgaged Property, fails to deliver the insurance policies, keep the insurance premiums paid, or fails to repair the Mortgaged Property as herein agreed, Mortgagee is authorized at their election to pay such sums without any obligation on their part to determine the validity and/or necessity thereof, and without Mortgagee waiving any option, lien, equity, or right under or by virtue of this Mortgage. The full amount of each and every such payment made by Mortgagee shall be immediately due and payable by Mortgagor and shall bear interest at the Default Rate from the date of Mortgagee's payment until paid, and shall be secured by the lien of this Mortgage. Nothing in this paragraph shall be construed as requiring Mortgagee to advance or expend monies for any of the purposes mentioned.

7. Payment of Expenses. In the event Mortgagee is required to enforce the terms of the Note or this Mortgage by suit or otherwise, Mortgagor shall pay all of the costs, charges, and expenses, including reasonable attorney's fees, whether incurred at the trial or appellate level, disbursements, incurred or paid at any time by Mortgagee. Such costs, charges and expenses, shall be immediately due and payable, without notice, demand, attempt to collect or suit pending. The full amount of each and every payment shall bear interest at the Default Rate from the date incurred until paid. All such cost, charges and expenses so incurred or paid, together with such interest, shall be secured by the lien of this Mortgage.

8. No Transfer. Mortgagor may not sell, convey, transfer, lease or further encumber any interest in or any part of the Mortgaged Property without the prior written consent of Mortgagee; and any such sale, conveyance, transfer, lease or encumbrance made without Mortgagee's prior written consent shall be void and shall constitute an Event of Default. If any person obtains an interest in all or any part of the Mortgaged Property pursuant to the execution or enforcement of any lien, security interest or other right, whether superior, equal or subordinate to this Mortgage or the lien hereof, such event shall be deemed to be a transfer by Mortgagor and a default under this paragraph.

9. After Acquired Property. The lien of this Mortgage will automatically attach, without further act, to all acquired property located in or on, or attached to, or used or intended to be used in connection with or with the operation of the Mortgaged Property.

10. Additional Documents. At any time and from time to time, upon Mortgagee's request, Mortgagor shall make, execute, and deliver or cause to be made, executed and delivered to Mortgagee and, where appropriate, shall cause to be recorded or filed and from time to time thereafter to be recorded or refiled at such time and in such offices and places as shall be deemed desirable by Mortgagee any and all such further mortgages, instruments of further assurance, certificates and other documents as Mortgagee may consider necessary or desirable in order to effectuate, complete, enlarge or perfect, or to continue and preserve the obligations of Mortgagor under the Note and this Mortgage, and the lien of this Mortgage as a first and prior lien upon all of the Mortgaged Property, whether now owned or hereafter acquired by the Mortgagor. Upon any failure by Mortgagor to do so, Mortgagee may make, execute, record, file, re-record or re-file any and all such mortgages, instruments, certificates and documents for and in the name of Mortgagor, and Mortgagor hereby irrevocably appoints Mortgagee agent and attorney-in-fact of Mortgagor to do so.

III. EVENTS OF DEFAULT:

11. Any one of the following shall constitute an Event of Default:

{a} Failure by Mortgagor to pay, within thirty (30) days of the date due, any installments of principal and interest due under the Note, or any payments or deposits for taxes, assessments or insurance premiums due on the Property, or any other sums to be paid by Mortgagor.

{b} Failure by Mortgagor to duly keep, perform and observe any covenant, condition or agreement in the Note, this Mortgage, or any other instrument securing the Note for a period of ten (10) days after Mortgagee gives written notice specifying the failure.

{c} If either Mortgagor or any guarantor or endorser of the Note: [i] files a voluntary petition in bankruptcy, or [ii] is adjudicated as a bankrupt or insolvent, or [iii] files any petition or answer seeking or acquiescing in any reorganization, management, composition, readjustment, liquidation , dissolution or similar relief for themselves under any law relating to bankruptcy, insolvency, or other relief for debtors, or [iv] seeks, consents to or acquiesces in the appointment of any trustee, receiver, master or liquidator of themselves or of all or any part of the Mortgaged Property, or [v] makes any general assignment for the benefit of creditors, or [vi] makes any admission in writing or their inability to pay their debts generally as they become due; or [vii] a Court of competent jurisdiction enters an order, judgment or decree approving a petition filed against it seeking any reorganization, arrangement, composition, readjustment, liquidation, dissolution or similar relief under any present or future federal, state, or other statute, law or regulation relating to bankruptcy, insolvency or other relief for debts, which order, judgment, or decree remains unvacated and unstayed for any aggregate of sixty (60) days whether or not consecutive from the date of entry thereof; or [viii] any trustee, receiver or liquidator of it or any part of the Mortgaged Property is appointed without the prior written consent of Mortgagee, which appointment shall remain unvacated and unstayed for an aggregate of sixty (60) days whether or not consecutive.

{d} Any breach of any warranty or the material untruth of any representation of Mortgagor in the Note, this Mortgage or any other instrument securing the Note.

{e} An Event of Default under any existing or future notes, loans, advances, guaranties, or other indebtedness owed to the Mortgagee by the Mortgagor, or any or either of them, or under any instrument securing such indebtedness.

{f} A breach of Section 8 No Transfer, above.

IV. REMEDIES OF MORTGAGEE:

12. Acceleration. If an Event of Default occurs, Mortgagee may declare the outstanding principal amount of the Note and the interest accrued thereon, and all other sums secured by the Note or this Mortgage, to be immediately due and payable. Upon such declaration the principal and interest and other sums shall immediately become due and payable without demand, notice, or presentment for payment, unless otherwise provided in the other securing instruments.

13. Other Remedies. If an Event of Default occurs, Mortgagee may proceed by suit or suits at law or in equity or by other appropriate proceeding: [a] to enforce payment of the Note or the performance of any term in the Note or any other right; [b] to foreclose this Mortgage and to sell, as an entirety or in separate lots or parcels, the Mortgaged Property under the judgment or decree of a court or courts or competent jurisdiction; [c] to collect all rents, issues, profits, revenues, income, proceeds or other benefits from the Mortgaged Property; [d] to seek appointment of a receiver to enter upon and take possession of the Mortgaged Property and to collect

all rents, issues, profits, revenues, income or other benefits of the property and apply the same as the Court may direct; and such receiver shall have all rights and powers permitted under law; and [e] to pursue any other remedy available to Mortgagee, including, but not limited to taking possession of the Mortgaged Property without notice or hearing to Mortgagor. Mortgagee shall take action either by such proceedings or by the exercise of their power with respect to entry or taking possession, or both as Mortgagee may determine.

14. No Waiver. No delay or omission of Mortgagee to exercise any right, power, or remedy accruing upon any Event of Default shall exhaust or impair any such right, power of remedy or be construed as a waiver of any such Event of Default or constitute acquiescence by the Mortgagee in such default.

15. Non-Exclusive Remedies. No right, power or remedy conferred upon or reserved to Mortgagee by the Note, this Mortgage, or any other instrument securing the Note is exclusive of any other right, power or remedy, but each and every such right, power and remedy shall be cumulative and concurrent and shall be in addition to any other right, power, or remedy given hereunder or under the Note, or any other instrument securing the Note, or now or hereafter existing at law, in equity or by statute.

V. MISCELLANEOUS:

16. Late Payments. If any of said installment payments due hereunder shall not be made promptly when due, without notice or demand, and shall remain unpaid for a period of ten (10) days thereafter, the Mortgagor agrees to pay to the Mortgagee a late charge of Five (5%) Per Cent of the amount of any such payment or payments in arrears, provided that the late charge hereunder shall not exceed the amount permitted by law.

17. Successors and Assigns Bound. Whenever one of the parties hereto is named or referred to herein, the heirs, personal representatives, successors and assigns of such party shall be included and all covenants and agreements contained in this Mortgage, by or on behalf of Mortgagor or Mortgagee, shall bind and inure to the benefit of their respective heirs, personal representatives, successors and assigns.

18. Invalid and Unenforceable. In the event that any of the covenants, agreements, terms, or provisions contained in the Note, this Mortgage, or any other instrument securing the Note shall be invalid, illegal, or unenforceable in any respect, the validity of the remaining covenants, agreement, terms or provisions contained herein and in the Note and any other instrument securing the Note shall be in no way affected, prejudiced or disturbed thereby.

19. Obligation of Mortgagor. Mortgagor shall pay all costs associated with releasing or satisfying this Mortgage of record.

20. Default Rate. The Default Rate shall be interest at the maximum rate (currently 18%) permitted by applicable law, whether now or hereafter in effect.

21. Judgment Interest Rate. Any Judgment or Decree entered as a result of default under the terms of this Mortgage, or the Note secured hereby, shall bear interest at the highest rate allowed by law.

Official Records Citrus County FL, Angela Vick, Clerk of the Circuit Court & Comptroller
#2022028931 BK: 3276 PG: 1919 4/25/2022 8:37 AM 7 Receipt: 2022024695
RECORDING $61.00 INDEX $1.00 M DOCTAX PD $4,200.00 INT TAX PD $2,400.00

THIS IS A BALLOON MORTGAGE HAVING A FINAL PRINCIPAL PAYMENT OR THE PRINCIPAL BALANCE DUE UPON MATURITY, ON OR BEFORE APRIL 15th, 2025, IS $1,200,000.00, TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL ADVANCES MADE BY THE MORTGAGEE UNDER THE TERMS OF THIS MORTGAGE.

IN WITNESS WHEREOF, Mortgagor has executed this Mortgage on 15th day of April 2022.

Signed in our presence:

Jackson Hill Court, LLC
a Florida limited liability company

Witness

By _____
Debra Hoffman, as Manager

Bonnie B Bridges
(Printed Name of Witness)

Witness

Connie Krause
(Printed Name of Witness)

STATE OF Florida
COUNTY OF Hernando

The foregoing instrument was sworn to and acknowledged before me by means of ☑ physical presence or ☐ online notarization, this 15th day of April, 2022, by Debra Hoffman, as Manager of Jackson Hill Court, LLC, a Florida limited liability company, who is personally known to me or who has produced Drivers License as identification.

Notary Public

Bonnie B Bridges
Name typed, printed or stamped

My Commission Expires: _____

BONNIE B. BRIDGES
MY COMMISSION # GG 930802
EXPIRES: December 5, 2023
Bonded Thru Notary Public Underwriters

Altkey: 3520260 **Parcel ID: 18E20S13 23000**
JACKSON HILL COURT LLC **1474 W JACKSON HILL CT , LECANTO, 34461**

Citrus County Property Appraiser, Cregg E. Dalton

PC Code	0100 - SINGLE FAMILY
Bldg Counts	Res 3 / MH 0 / Comm 0
Nbhd	5606 - GREEN ACRES HWY 491 CARDINAL SOUTH
Tax District	0000 - COASTAL RIVERS BASIN
Subdivision	000991 - HOPKINS JOHN UNRC SUB 13-20-18
Short Legal	JOHN HOPKINS UNREC SUB LOT 14E 147 FT OF W 735 FT OF S 300 FT OF S 1/2OF NW 1/4 OF SE 1/4 OF SEC 13-20-18 ---AND--- SW1/4 OF
Est. Parcel Sqft	1,810,173
Est. Parcel Acres	41.56
Map SC-TW-RG	13-20S-18E

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

Mailing Address

Name	JACKSON HILL COURT LLC
Mailing Address	3662 E PENDLEBURY DR PALM HARBOR FL 34685

All Owners

Name	Owner Type
JACKSON HILL COURT LLC	BU - Business

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	$427,610	$872,434	$1,300,044	$1,284,203	$0	$1,284,203	$0	$19,991.85	Link
2024	$411,890	$916,207	$1,328,097	$1,175,449	$0	$1,175,449	$0	$18,972.98	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	$1,300,044	14.8298	$20,004.00

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	$81.00
0131	FIRE SERVICES ASSESSMENT	$375.00
0154	STORMWATER	$406.61

Sales

Sale Date	Sale Price	Book/Page	Instr Type	V/I
04/14/2022	$1,600,000	3276/1912	00-WARRANTY DEED	I
01/01/2010	$100	2334/2239	03-SAME FAMILY/DEED FOL	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
08/11/2017	201707356	16X8 SCREEN ROOM ON EXISTING ATF DECK (DECK INCLUDED ON THIS PERMIT) *** NOC FO	$5,470	
12/13/2016	201611929	RE-ROOF ON SINGLE STRUCTURE *** N.O.C. FOR RE-ROOF IN EBRIDGE	$11,750	
03/28/2012	201201874	SFD W/8X14 CONC SLAB IN REAR	$92,600	07/25/2012
01/12/2012	201200129	FRAMED SCREEN RM ADDITION 16'4"X16'4" W/ELECT	$30,000	
11/21/2011	201108130	96X40 BARN WITH ELECT FOR LIVESTOCK & EQUIPMENT	$1,500	
11/03/2008	200808961	STUCCO SHED 12X20	$1,600	
06/17/2008	200804621	31'4 X 56'8 DETACHED POOL HOUSE W/ELEC & PLUMB (8	$80,500	
11/30/2007	200711388	24X38 INGROUND POOL ONLY	$42,700	
11/15/2007	200711389	130 LINEAR FT RETAINING WALL ONLY	$2,000	
06/21/2006	200605517	52'X40' 2006 PALMWOOD MODULAR-NOC IN OLP II FOR R	$90,000	08/31/2006
02/03/2006	200600583	PORCH & ATTACHED GARAGE---NOC NEEDED *CONDITIONAL	$0	
01/20/2006	200515400	27 X 68 MODULAR HOME "2005"HORTON SITE APPROVED F	$120,000	09/26/2006

Land & Agricultural

Line	Land Use	Type	Units	Frontage	Depth	Ag Flag	Classified Value	Just Value	Zoning
1	0108-RESIDENTIAL NON-WATERFRONT	A-ACREAGE	1.00	.0				$10,000	RURMH
2	0108-RESIDENTIAL NON-WATERFRONT	A-ACREAGE	1.00	.0				$22,100	RURMH
3	9908-ACREAGE NON-WATERFRONT	A-ACREAGE	39.55	.0				$395,510	RURMH

Residential 1 of 3

Bldg Number	1
Class	R8 - MODULAR HOME
Year Built	2006
Total FLA	2,048
Total Under Roof	3,029
Exterior Wall	29 - VINYL SIDING
Foundation	2 - CONCRETE BLOCK/STEM
HVAC	109 - HEAT PUMP
Stories	1
Floor System	02 - WOOD SUB-FLOOR
Roof Frame	01 - GABLE
Roof Cover	09 - CUSTOM FIBERGLASS
Fuel	1 - ELECTRIC
Bedrooms/Full Baths/Half Baths	3/2/
Addl Fixtures	
FPL: Stacks/Openings	1 / 1
RCN	269,430
RCNLD	229,370

Additions to Base Area

Building	Description	Year Built	Area
1	MAIN BULDING	2006	2,048

1	GARAGE FINISHED	2006	600
1	OPEN PORCH FIN	2006	125
1	SCR PORCH FIN	2012	256

Miscellaneous Improvements

Building #	Line	Description	Year Built	L	W	Units	Area	Value
1	19	SWIMMING POOL CONCRETE-[1-SF]	2007	24	38	1	912	33,240
2	1	GARAGE DETACHD PRE-FAB/ALUM/STEEL W FLOOR-[1-SF]	1999	14	24	1	336	2,000
2	2	CARPORT ALUM UNF WITH CONCRETE SLAB-[1-SF]	2002	24	20	1	480	2,750
2	3	CARPORT ALUM UNF WITH CONCRETE SLAB-[1-SF]	2002	24	24	1	576	3,300
2	4	ENCLOSED BARN GOOD STEEL OR BLOCK	2003	40	96	1	3,840	47,660
2	6	UTILY BLDG LK HOUSE UNF INT-[1-SF]	2008	31	57	1	1,767	19,000
2	7	UTILY BLDG FIN WD/ALM W WOOD FLR-[1-SF]	2006	8	10	1	80	620
2	10	CARPORT ALUM PREFAB ALUM ROOF W/O CONC SLAB-[1-SF]	2014	18	20	1	360	600
2	13	UTILY BLDG FIN WD/ALM W WOOD FLR-[1-SF]	2019	10	10	1	100	1,260
2	14	UTILY BLDG FIN WD/ALM W WOOD FLR-[1-SF]	2019	10	10	1	100	1,260
2	15	UTILY BLDG FIN WD/ALM W WOOD FLR-[1-SF]	2019	10	10	1	100	1,260
2	16	SCRN PRCH ALUMINUM WITH DECK FLOOR-[1-SF]	2019	8	18	1	144	3,390
2	17	GARAGE DETACHD PRE-FAB/ALUM/STEEL W FLOOR-[1-SF]	2014	18	30	1	540	5,010
3	1	CONCRETE PATIO NO FOOTER-[1-SF]	2012	8	14	1	112	640
3	2	GARAGE DETACHD PRE-FAB/ALUM/STEEL W FLOOR-[1-SF]	2012	18	20	1	360	3,170
3	18	CONCRETE PATIO NO FOOTER-[1-SF]	2014	8	10	1	80	490

Total Misc Value
125,650

Legal Description

Legal Description
JOHN HOPKINS UNREC SUB LOT 14 E 147 FT OF W 735 FT OF S 300 FT OF S 1/2 OF NW 1/4 OF SE 1/4 OF SEC 13-20-18 ----AND---- SW1/4 OF SE1/4 OF SEC 13-20-18 TITLE IN OR BK 1548 PG 261 & 1576 PG 2218 OR BK 2334 PG 2239

DISCLAIMER

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

APPLICATION FOR TAX DEED

512
R. 12/16

Section 197.502, Florida Statutes

Application Number: 923284

To: Tax Collector of CITRUS COUNTY, Florida

I,
KEYS FUNDING LLC - 7024
PO BOX 67513
NEWARK, NJ 07101-8009,
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
3520260	2024/3428	06-01-2024
Legal Description		
JOHN HOPKINS UNREC SUB LOT 14 E 147 FT OF W 735 FT OF S 300 FT OF S 1/2 OF NW 1/4 OF SE 1/4 OF SEC 13-20-18 ----AND---- SW1/4 OF SE1/4 OF SEC 13-20-18 TITLE IN OR BK 1548 PG 261 AND 1576 PG 2218 OR BK 2334 PG 2239		

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
KEYS FUNDING LLC - 7024
PO BOX 67513
NEWARK, NJ 07101-8009

Applicant's signature

04-21-2026
Application Date

Altkey: 3520260 **Parcel ID: 18E20S13 23000**
JACKSON HILL COURT LLC **1474 W JACKSON HILL CT , LECANTO, 34461**

Citrus County Property Appraiser, Cregg E. Dalton

PC Code	0100 - SINGLE FAMILY
Bldg Counts	Res 3 / MH 0 / Comm 0
Nbhd	5606 - GREEN ACRES HWY 491 CARDINAL SOUTH
Tax District	0000 - COASTAL RIVERS BASIN
Subdivision	000991 - HOPKINS JOHN UNRC SUB 13-20-18
Short Legal	JOHN HOPKINS UNREC SUB LOT 14E 147 FT OF W 735 FT OF S 300 FT OF S 1/2OF NW 1/4 OF SE 1/4 OF SEC 13-20-18 ----AND---- SW1/4 OF
Est. Parcel Sqft	1,810,173
Est. Parcel Acres	41.56
Map SC-TW-RG	13-20S-18E
Recording Activity Notification (RAN) system	WORRIED ABOUT PROPERTY FRAUD?

Mailing Address

Name	JACKSON HILL COURT LLC
Mailing Address	3662 E PENDLEBURY DR PALM HARBOR FL 34685

All Owners

Name	Owner Type
JACKSON HILL COURT LLC	BU - Business

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	$427,610	$872,434	$1,300,044	$1,284,203	$0	$1,284,203	$0	$19,991.85	Link
2024	$411,890	$916,207	$1,328,097	$1,175,449	$0	$1,175,449	$0	$18,972.98	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	$1,300,044	14.8298	$20,142.00

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	$105.00
0131	FIRE SERVICES ASSESSMENT	$375.00
0154	STORMWATER	$406.61

Sales

Sale Date	Sale Price	Book/Page	Instr Type	V/I
04/14/2022	$1,600,000	3276/1912	00-WARRANTY DEED	I
01/01/2010	$100	2334/2239	03-SAME FAMILY/DEED FOL	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.

Permits

Accela Permits (new system)

Permit Date	Permit Number	Description	Amount	Occupancy Date
07/02/2026	BLD2607-0119	AC SZ FOR SZ ECO GOODMAN 3.5 TON 17 SEER2 HP SPLIT SYSTEM	$11,998	
07/01/2026	BLD2607-0018	AC SZ FOR SZ ECO LENNOX 3.5 TON 14.3 SEER2 HP SPLIT SYSTEM	$10,449	

Legacy System Permits (Infor)

Permit Date	Permit Number	Description	Amount	Occupancy Date
08/11/2017	201707356	16X8 SCREEN ROOM ON EXISTING ATF DECK (DECK INCLUDED ON THIS PERMIT) *** NOC FO	$5,470	
12/13/2016	201611929	RE-ROOF ON SINGLE STRUCTURE *** N.O.C. FOR RE-ROOF IN EBRIDGE	$11,750	
03/28/2012	201201874	SFD W/8X14 CONC SLAB IN REAR	$92,600	07/25/2012
01/12/2012	201200129	FRAMED SCREEN RM ADDITION 16'4"X16'4" W/ELECT	$30,000	
11/21/2011	201108130	96X40 BARN WITH ELECT FOR LIVESTOCK & EQUIPMENT	$1,500	
11/03/2008	200808961	STUCCO SHED 12X20	$1,600	
06/17/2008	200804621	31'4 X 56'8 DETACHED POOL HOUSE W/ELEC & PLUMB (8	$80,500	
11/30/2007	200711388	24X38 INGROUND POOL ONLY	$42,700	
11/15/2007	200711389	130 LINEAR FT RETAINING WALL ONLY	$2,000	
06/21/2006	200605517	52'X40' 2006 PALMWOOD MODULAR-NOC IN OLP II FOR R	$90,000	08/31/2006

02/03/2006	200600583	PORCH & ATTACHED GARAGE---NOC NEEDED *CONDITIONAL	$0	
01/20/2006	200515400	27 X 68 MODULAR HOME "2005"HORTON SITE APPROVED F	$120,000	09/26/2006

Land & Agricultural

Line	Land Use	Type	Units	Frontage	Depth	Ag Flag	Classified Value	Just Value	Zoning
1	0108-RESIDENTIAL NON-WATERFRONT	A-ACREAGE	1.00	.0					RURMH
2	0108-RESIDENTIAL NON-WATERFRONT	A-ACREAGE	1.00	.0					RURMH
3	9908-ACREAGE NON-WATERFRONT	A-ACREAGE	39.55	.0					RURMH

Residential

1 of 3

Bldg Number	1
Class	R8 - MODULAR HOME
Year Built	2006
Total FLA	2,048
Total Under Roof	3,029
Exterior Wall	29 - VINYL SIDING
Foundation	2 - CONCRETE BLOCK/STEM
HVAC	109 - HEAT PUMP
Stories	1
Floor System	02 - WOOD SUB-FLOOR
Roof Frame	01 - GABLE
Roof Cover	09 - CUSTOM FIBERGLASS
Fuel	1 - ELECTRIC
Bedrooms/Full Baths/Half Baths	3/2/
Addl Fixtures	
FPL: Stacks/Openings	1 / 1
RCN	
RCNLD	

Additions to Base Area

Building	Description	Year Built	Area
1	MAIN BULDING	2006	2,048
1	GARAGE FINISHED	2006	600
1	OPEN PORCH FIN	2006	125
1	SCR PORCH FIN	2012	256

Miscellaneous Improvements

Building #	Line	Description	Year Built	L	W	Units	Area	Value
1	19	SWIMMING POOL CONCRETE-[1-SF]	2007	24	38	1	912	
2	1	GARAGE DETACHD PRE-FAB/ALUM/STEEL W FLOOR-[1-SF]	1999	14	24	1	336	

2	2	CARPORT ALUM UNF WITH CONCRETE SLAB-[1-SF]	2002	24	20	1	480
2	3	CARPORT ALUM UNF WITH CONCRETE SLAB-[1-SF]	2002	24	24	1	576
2	4	ENCLOSED BARN GOOD STEEL OR BLOCK	2003	40	96	1	3,840
2	6	UTILY BLDG LK HOUSE UNF INT-[1-SF]	2008	31	57	1	1,767
2	7	UTILY BLDG FIN WD/ALM W WOOD FLR-[1-SF]	2006	8	10	1	80
2	10	CARPORT ALUM PREFAB ALUM ROOF W/O CONC SLAB-[1-SF]	2014	18	20	1	360
2	13	UTILY BLDG FIN WD/ALM W WOOD FLR-[1-SF]	2019	10	10	1	100
2	14	UTILY BLDG FIN WD/ALM W WOOD FLR-[1-SF]	2019	10	10	1	100
2	15	UTILY BLDG FIN WD/ALM W WOOD FLR-[1-SF]	2019	10	10	1	100
2	16	SCRN PRCH ALUMINUM WITH DECK FLOOR-[1-SF]	2019	8	18	1	144
2	17	GARAGE DETACHD PRE-FAB/ALUM/STEEL W FLOOR-[1-SF]	2014	18	30	1	540
3	1	CONCRETE PATIO NO FOOTER-[1-SF]	2012	8	14	1	112
3	2	GARAGE DETACHD PRE-FAB/ALUM/STEEL W FLOOR-[1-SF]	2012	18	20	1	360
3	18	CONCRETE PATIO NO FOOTER-[1-SF]	2014	8	10	1	80

	Total Misc Value