

RECEIVED

By Tifani White at 4:09 pm, 8/6/26

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	KEYS FUNDING LLC - 5024 PO BOX 67513 NEWARK, NJ 07101-8009	Property Owner	LEGACY REAL ESTATE INVESTMENT AND FUNDING LLC 6137 ROUND LAKE RD APOPKA, FL 32712
Property description	SHADY LAKE VILLA UNREC PLAT LOT 1 DESC AS COMM AT NW COR 21-19-20 TH S 89DEG 55M 15S E AL N LN 850 F (Full legal attached.)	Application date	Apr 21, 2026
		Certificate #	2024 / 4107
		Date certificate issued	06/01/2024
		Account number	1763550

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)
# 2024/4107	06/01/2024	4,622.06	620.13	5,242.19
→ Part 2: Total*				5,242.19

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)
# 2025/4458	06/01/2025	4,991.38	6.25	263.09	5,260.72
Part 3: Total*					5,260.72

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)	10,502.91
2. Delinquent taxes paid by the applicant	0.00
3. Current taxes paid by the applicant	4,677.73
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)	936.34
7. Total Paid (Lines 1-6)	16,541.98

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 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)	16,670.98
17. Redemption fee	6.25
18. Total amount to redeem	16,677.23
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)

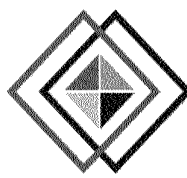
Line 13: Interest is calculated at the rate of 1.5 percent per month starting from the first day of the month after the month of certification of this form through the last day of the month in which the sale will be held. Multiply the calculated rate by the total of **Line 7**, minus **Line 6**, plus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

SHADY LAKE VILLA UNREC PLAT LOT 1 DESC AS COMM AT NW COR 21-19-20 TH S 89DEG 55M 15S E AL N LN 850 FT TH S 0DEG 5M 45S W 50 FT TH S 89DEG 55M 15S E PARA TO N LN 825.95 FT TO POB TH S 89DEG 55M 15S E 60 FT TH S 0DEG 4M 45S W 93.33 FT MOL TO WTRS OF LK TSALA APOPKA TH S 85DEG 27M 35S W AL WTRS 60.20 FT TO PT THAT

BEARS S 0DEG 4M 45S W FROM POB TH N 0DEG 4M 45S E 98.18 FT MOL TO POB DESC IN OR BK 1013 PG 1239 & OR BK 1812 PG 810



TAX DEED APPLICATION COVER LETTER

Account #: 1763550

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 - 5024
PO BOX 67513
NEWARK, NJ 07101-8009

Owner on Current Tax Roll

LEGACY REAL ESTATE INVESTMENT AND
FUNDING LLC
6137 ROUND LAKE RD
APOPKA, FL 32712

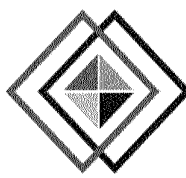
Additional Parties, Per Search

CHARLES AND CAROL ADKINS
5024 ROUND LAKE ROAD
APOPKA, FL 32712

Mortgage Holder

LEGACY REAL ESTATE INVESTMENT AND FUNDING LLC Title Holder
1218 MOSSY OAK DR
INVERNESS, FL 34450

LEGACY REAL ESTATE INVESTMENT AND FUNDING LLC A/K/A LEGACY REAL ESTATE INVESTMENTS & FUNDING LLC Title Holder
6137 ROUND LAKE RD
APOPKA, FL 32712



Integrity • Innovation

Janice A. Warren, C.F.C.

Citrus County Tax Collector

MICHELLE L ADKINS-MADDY, REGISTERED AGENT
O/B/O LEGACY REAL ESTATE, INVESTMENTS &
FUNDING LLC
6137 ROUND LAKE RD
APOPKA, FL 32712

Title Holder's Agent/
Rep

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
1763550	20E19S21 4A000 0010	1218 MOSSY OAK DR INVERNESS 34450

Legal Description

SHADY LAKE VILLA UNREC PLAT LOT 1 DESC AS COMM AT NW COR 21-19-20 TH S 89DEG 55M 15S E AL N LN 850 FT TH S 0DEG 5M 45S W 50 FT TH S 89DEG 55M 15S E PARA TO N LN 825.95 FT TO POB TH S 89DEG 55M 15S E 60 FT TH S 0DEG 4M 45S W 93.33 FT MOL TO WTRS OF LK TSALA APOPKA TH S 85DEG 27M 35S W AL WTRS 60.20 FT TO PT THAT BEARS S 0DEG 4M 45S W FROM POB TH N 0DEG 4M 45S E 98.18 FT MOL TO POB DESC IN OR BK 1013 PG 1239 & OR BK 1812 PG 810

Other Parcel Info

Certificate #	Assessed Value	Homestead?	Mobile Home?	Bankruptcy?
2024 - 4107	\$206,487	No	No	No

Owner of Record on Current Tax Roll
LEGACY REAL ESTATE INVESTMENT AND
FUNDING LLC

Billing Name & Address

6137 ROUND LAKE RD
APOPKA FL 32712

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: 07/10/2026 **Search covers** **20 years** **through:** 07/06/2026

Karen LaBree
Title Examiner

General Examiner Comments:

The legal description on the conveyance(s) or vesting deed(s) differ from the Property Appraiser records. The Property Appraiser includes "Shady Lake Villa" as part of the legal description.

APPARENT TITLE HOLDER

Name & Address of Record	Document	Examiner Comments
LEGACY REAL ESTATE INVESTMENT & FUNDING, LLC 6137 ROUND LAKE ROAD APOPKA FL 32712	Warranty Deed Bk:3336 Pg:162	Legacy Real Estate Investment & Funding LLC a/k/a Legacy Real Estate, Investments & Funding LLC.
MICHELLE L ADKINS-MADDY, REGISTERED AGENT O/B/O LEGACY REAL ESTATE, INVESTMENTS & FUNDING LLC 6137 ROUND LAKE RD APOPKA FL 32712	Sunbiz Owner	

Related Documents (for Reference)

Warranty Deed
Bk:1429 Pg:127

Death Certificate
Bk:1811 Pg:882

Warranty Deed
Bk:1812 Pg:810

Quit Claim Deed
Bk:1821 Pg:1817

Re-recorded Quit Claim Deed
Bk:2041 Pg:1961

Quit Claim Deed
Bk:2231 Pg:2364

Death Certificate
Bk:2463 Pg:113

MORTGAGE HOLDER

Name & Address of Record	Document	Examiner Comments
CHARLES AND CAROL ADKINS 5024 ROUND LAKE RD APOPKA FL 32712	Mortgage Bk:3336 Pg:164	

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

Prepared by and return to:

Justine Templeman
Flagship Title
17221 Camelot Court
Suite 102
Land O Lakes, FL 34638

File Number: 1218-102022-S

Consideration: 110,000.00

[Space Above This Line For Recording Data]

Warranty Deed

This Warranty Deed made this **16th** day of **November, 2022** between **Robert Spivey and Reba Jo Evans Spivey, husband and wife** whose post office address is **4329 South William Avenue, Inverness, FL 34452**, grantor, and **Legacy Real Estate Investment & Funding, LLC, a Florida Limited Liability Company** whose post office address is **6137 Round Lake Road, Apopka, FL 32712**, grantee:

(Whenever 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, trusts and trustees)

Witnesseth, that said grantor, for and in consideration of the sum of TEN AND NO/100 DOLLARS (\$10.00) and other good and valuable considerations to said grantor in hand paid by said grantee, the receipt whereof is hereby acknowledged, has granted, bargained, and sold to the said grantee, and grantee's heirs and assigns forever, the following described land, situate, lying and being in **Citrus, FL** to-wit:

Lot 1, of an Unrecorded Subdivision, being more particularly described as follows: Commence at the Northwest corner of Section 21, Township 19 South, Range 20 East, Citrus County, Florida, thence South 89 degrees 55 minutes 15 seconds East along the North line of Section 21 a distance of 850 feet, thence South 0 degrees 05 minutes 45 seconds West 50 feet, thence South 89 degrees 55 minutes 15 seconds East parallel to said North line a distance of 825.95 feet to the Point of Beginning, thence continue South 89 degrees 55 minutes 15 seconds East 60 feet, thence South 0 degrees 04 minutes 45 seconds West 93.33 feet, more or less, to the waters of Lake Tsala Apopka, thence South 85 degrees 27 minutes 35 seconds West along said waters a distance of 60.20 feet to a point that bears South 0 degrees 04 minutes 45 seconds West from the Point of Beginning, thence North 0 degrees 04 minutes 45 seconds East 98.18 feet, more or less, to the Point of Beginning.

Parcel Identification Number : 20E-19S-21-0000-4A000-0010

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 grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants 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 31st, 2021, and covenants, conditions, restrictions, easements, reservations and limitations of record, if any.

In Witness Whereof, grantor has hereunto set grantor's hand and seal the day and year first above written.

Signed, sealed and delivered in our presence:

Aerial Cox

WITNESS AS TO BOTH
Print name: Aerial Cox

Robert Spivey

Robert Spivey

Reba Jo Evans Spivey

Reba Jo Evans Spivey

Akbar Ahmed

WITNESS AS TO BOTH
Print name: Akbar Ahmed

STATE OF F Texas
COUNTY OF Collin

The foregoing instrument was acknowledged before me by means of () physical presence or ☒ online notarization this 15th day of November, 2022, by Robert Spivey and Reba Jo Evans Spivey.

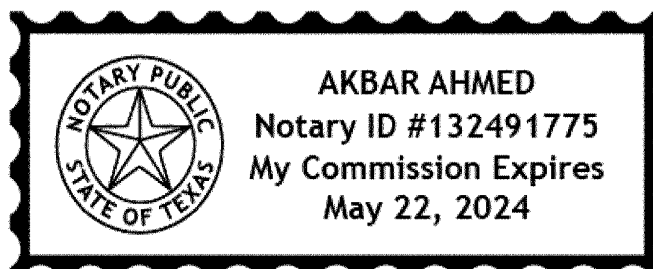
Akbar Ahmed

Signature of Notary Public
Print, Type/Stamp Name of Notary Akbar Ahmed

Personally Known: _____ OR Produced Identification: ☒

Type of Identification

Produced: _____ Driver License



Completed via Remote Online Notarization using 2 way Audio/Video technology.



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

Detail by Entity Name

Florida Limited Liability Company

LEGACY REAL ESTATE, INVESTMENTS & FUNDING LLC

Filing Information

Document Number L11000017186
FEI/EIN Number 27-4848829
Date Filed 02/09/2011
Effective Date 02/09/2011
State FL
Status ACTIVE

Principal Address

6137 ROUND LAKE RD
APOPKA, FL 32712

Mailing Address

6137 ROUND LAKE RD
APOPKA, FL 32712

Registered Agent Name & Address

ADKINS-MADDY, MICHELLE L
6137 ROUND LAKE RD
APOPKA, FL 32712

Authorized Person(s) Detail

Name & Address

Title MGRM

ADKINS-MADDY, MICHELLE L
6137 ROUND LAKE RD
APOPKA, FL 32712

Annual Reports

Report Year	Filed Date
2024	04/12/2024
2025	02/18/2025
2026	04/09/2026

<u>04/09/2026 -- ANNUAL REPORT</u>	View image in PDF format
<u>02/18/2025 -- ANNUAL REPORT</u>	View image in PDF format
<u>04/12/2024 -- ANNUAL REPORT</u>	View image in PDF format
<u>03/19/2023 -- ANNUAL REPORT</u>	View image in PDF format
<u>04/05/2022 -- ANNUAL REPORT</u>	View image in PDF format
<u>03/02/2021 -- ANNUAL REPORT</u>	View image in PDF format
<u>03/24/2020 -- ANNUAL REPORT</u>	View image in PDF format
<u>04/19/2019 -- ANNUAL REPORT</u>	View image in PDF format
<u>04/04/2018 -- ANNUAL REPORT</u>	View image in PDF format
<u>04/27/2017 -- ANNUAL REPORT</u>	View image in PDF format
<u>04/29/2016 -- ANNUAL REPORT</u>	View image in PDF format
<u>04/18/2015 -- ANNUAL REPORT</u>	View image in PDF format
<u>04/16/2014 -- ANNUAL REPORT</u>	View image in PDF format
<u>04/12/2013 -- ANNUAL REPORT</u>	View image in PDF format
<u>03/27/2012 -- ANNUAL REPORT</u>	View image in PDF format
<u>02/09/2011 -- Florida Limited Liability</u>	View image in PDF format

This Warranty Deed

FILED & RECORDED
CITRUS COUNTY Florida
BETTY STRIFLER, CLERK
(774-1101)

1193150

VERIFIED BY:

AK DG

Made this 23RD day of May A.D. 2001
by William I. Cook and Linda A. Cook,
husband and wife

hereinafter called the grantor, to
Eschol Boyd and Lischer G. Boyd, husband
and wife

whose post office address is:
1218 MOSSY OAK DRIVE
INVERNESS, FL. 34450

hereinafter called the grantee:

(Whenever used herein the term "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)

Witnesseth, that the grantor, for and in consideration of the sum of \$ 10.00
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, Florida, viz:

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

SUBJECT TO covenants, conditions, restrictions and easements of
record, if any.

Parcel Identification Number: 21-19S20E-4A000-0010

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 grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple;
that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants
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, 2000

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

Signed, sealed and delivered in our presence:

Linda B. Meahl
Witness One

LINDA B. MEAHL
Witness Print Name

Donna M Bender
Witness Two

Donna M Bender
Witness Print Name

William I. Cook [LS]
Name & Address: William I. Cook
1218 Mossy Oak Dr., Inverness FL 34450

Linda A. Cook [LS]
Name & Address: Linda A. Cook
1218 Mossy Oak Dr., Inverness FL 34450

Name & Address: [LS]

Name & Address: [LS]

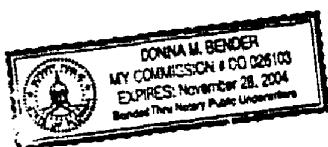
State of Florida
County of Citrus

The foregoing instrument was acknowledged before me this 23RD day of May, 2001, by

William I. Cook and Linda A. Cook, husband and wife

who is personally known to me or who has produced DRIVER'S LICENSE

as identification.



Donna M Bender
Notary Public
Print Name: _____
My Commission Expires: _____

PREPARED BY: DONNA M. BENDER
RECORD & RETURN TO:
Crystal River Title, a First American Branch
213 Courthouse Square
Inverness, Florida 34450
File No: 677811

Documentary Tax paid \$ 455.00
Intangible Tax paid \$ 0.00
Betty Strifler, Clerk of the Circuit Court
Citrus County, Florida [Signature] D.C.
By: _____

2001 MAY 24 PM 2:48

BK 1429PG0127

Title Company
File # 677811

Crystal River
Title Company

Schedule A

Lot 1, of an unrecorded subdivision, being more particularly described as follows: Commence at the NW corner of Section 21, Township 19 South, Range 20 East, Citrus County, Florida, thence S. 89° 55' 15" E. along the North line of Section 21 a distance of 850 feet, thence S. 0° 05' 45" W. 50 feet, thence S. 89° 55' 15" E. parallel to said North line a distance of 825.95 feet to the Point of Beginning, thence continue S. 89° 55' 15" E. 60 feet, thence S. 0° 04' 45" W. 93.33 feet, more or less, to the waters of Lake Tsala Apopka, thence S. 85° 27' 35" W. along said waters a distance of 60.20 feet to a point that bears S. 0° 04' 45" W. from the Point of Beginning, thence N. 0° 04' 45" E. 98.18 feet, more or less, to the Point of Beginning.

2001HY24 PH 2168

BK 1429PG0128

Return to: (enclose self-addressed stamped envelope)

Name:

Address:

This Instrument Prepared by:

Name: EARLEY H. SPIVY
Address: 4306 E. Thunderhill Dr
Herrando, FL 34442

Property Appraiser's Parcel Identification

Folio Number(s):

Grantor(s) S.S. # (s)



2005008542 2 PGS

OFFICIAL RECORDS
CITRUS COUNTY
BETTY STRIFLER
CLERK OF THE CIRCUIT COURT
RECORDING FEE: \$18.50
DOCUMENTARY TAX: \$0.75
2005008542 BK:1812 PG:010-011
02/01/2005 03:38 PM 2 PGS
BHINKOFER, DC Receipt #005200

SPACE ABOVE THIS LINE FOR PROCESSING DATA

SPACE ABOVE THIS LINE FOR RECORDING DATA

This Warranty Deed, Made the 1st day of February, 2005, by
Lischer G. Boyd
hereinafter called the Grantor, to EARLEY H. SPIVY and Gladys Joan Spivy, wife
whose post office address is Lischer G. Boyd
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, wherever the context so admits or requires.)

Witnesseth, That the Grantor, for and in consideration of the sum of \$ 10,000 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 Schedule A attached hereto and by this
Reference made a part hereof

Subject to Covenants, conditions, restrictions and
easements of Record, if any

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 Grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee
simple; that the grantor has good right and lawful authority to sell and convey said land, and hereby warrants
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.

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

Signed, sealed and delivered in the presence of:

Witness Signature (as to Page Grantor)

PAIGE L. JONES

Witness Signature (as to First Grantor)

NANCY C. SHOTT

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

Printed Name

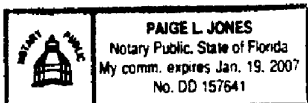
Witness Signature (as to Co-Grantor, if any)

Printed Name

STATE OF FLORIDACOUNTY OF CITRUSLischer G. Boyd

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

NOTARY RUBBER STAMP SEAL



Lischer G. Boyd

Grantor Signature

LISCHER G. BOYD

Printed Name

1218-Mossy Lake Dr.

Post Office Address

INVERNESS, FL 34450

Co-Grantor Signature, (if any)

Printed Name

Post Office Address

I hereby Certify that on this day, before me, an officer duly authorized
to administer oaths and take acknowledgments, personally appeared

Witness my hand and official seal in the County and State last aforesaid
this 1st day of Feb, A.D. 2005

Notary Signature Paige L. JonesPrinted Name Paige L. Jones

Schedule A

Lot 1, of an unrecorded subdivision, being more particularly described as follows: Commence at the NW corner of Section 21, Township 19 South, Range 20 East, Citrus County, Florida, thence S. 89° 55' 15" E. along the North line of Section 21 a distance of 850 feet, thence S. 0° 05' 45" W. 50 feet, thence S. 89° 55' 15" E. parallel to said North line a distance of 825.95 feet to the Point of Beginning, thence continue S. 89° 55' 15" E. 60 feet, thence S. 0° 04' 45" W. 93.33 feet, more or less, to the waters of Lake Tsala Apopka, thence S. 85° 27' 35" W. along said waters a distance of 60.20 feet to a point that bears S. 0° 04' 45" W. from the Point of Beginning, thence N. 0° 04' 45" E. 98.18 feet, more or less, to the Point of Beginning.

2001 MAY 24 PM 2:48

BK 1429PG0128

OFFICIAL RECORDS
CITRUS COUNTY
BETTY STRIFLER
CLERK OF THE CIRCUIT COURT
RECORDING FEE: \$27.00
DOCUMENTARY TAX: \$0.70
2005016156 BK: 1821 PG: 1817-1819
02/28/2005 09:57 AM 3 PGS
JRICCI, DC Receipt #009537



2005016156 3 PGS

Quitclaim Deed

THIS QUITCLAIM DEED, executed this 28TH day of FEBRUARY, 2005,
by first party, Grantor, GLADYS JOAN SPIVY (SINGLE PERSON)
whose post office address is 8931 N. VERO TERRACE, DUNNELLON, FL 34433
to second party, Grantee, EARLEY H. SPIVY AND LISCHE G. BOYD
whose post office address is LISCHE G. BOYD 1218 MOSSY OAK DRIVE, INVERNESS, FL

WITNESSETH, That the said first party, for good consideration and for the sum of 10.00
Dollars (\$10.00)

paid by the said second party, the receipt whereof is hereby acknowledged, does hereby remise, release and quitclaim unto the
said second party forever, all the right, title, interest and claim which the said first party has in and to the following described
parcel of land, and improvements and appurtenances thereto in the County of CITRUS
State of FLORIDA to wit:

SEE SCHEDULE A ATTACHED HERETO AND BY THIS
REFERENCE MADE A PART HERE OF
SUBJECT TO COVENANTS, CONDITIONS, RESTRICTIONS AND
EASEMENTS OF RECORD, IF ANY

IN WITNESS WHEREOF, The said first party has signed and sealed these presents the day and year first above written.
Signed, sealed and delivered in presence of:

Signature of Witness: _____

Print name of Witness: _____

Signature of Witness: _____

Print name of Witness: _____

Signature of First Party: _____

Print name of First Party: _____

Signature of Second Party: _____

Print name of Second Party: _____

Signature of Preparer _____

Print Name of Preparer _____

Address of Preparer 8931 N. VERO TER., DUNEDIN, FL 34433

State of FL

County of Citrus }

On 2/28/05

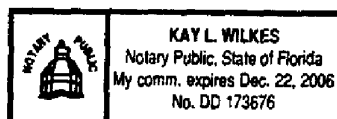
before me, Gladys Joan Spivey / Kay L. Wilkes

appeared Gladys Joan Spivey

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Kay L. Wilkes
Signature of Notary



Affiant _____ Known X Produced ID
Type of ID FL DR Lic.

(Seal)

Schedule A

Lot 1, of an unrecorded subdivision, being more particularly described as follows: Commence at the NW corner of Section 21, Township 19 South, Range 20 East, Citrus County, Florida, thence S. $89^{\circ} 55' 15''$ E. along the North line of Section 21 a distance of 850 feet, thence S. $0^{\circ} 05' 45''$ W. 50 feet, thence S. $89^{\circ} 55' 15''$ E. parallel to said North line a distance of 825.95 feet to the Point of Beginning, thence continue S. $89^{\circ} 55' 15''$ E. 60 feet, thence S. $0^{\circ} 04' 45''$ W. 93.33 feet, more or less, to the waters of Lake Tsala Apopka, thence S. $85^{\circ} 27' 35''$ W. along said waters a distance of 60.20 feet to a point that bears S. $0^{\circ} 04' 45''$ W. from the Point of Beginning, thence N. $0^{\circ} 04' 45''$ E. 98.18 feet, more or less, to the Point of Beginning.

2001 MAY 24 PM 2:48

BK 1429PG0128

Quitclaim Deed

OFFICIAL RECORDS
CITRUS COUNTY
BETTY STRIFLER
CLERK OF THE CIRCUIT COURT
RECORDING FEE: \$27.00
DOCUMENTARY TAX: \$0.70
2005016156 BK:1821 PG:1817-1819
02/28/2005 09:57 AM 3 PGS
JRICCI,DC Receipt #009637



2005016156 3 PGS

THIS QUITCLAIM DEED, executed this 28TH day of FEBRUARY, 2005,
by first party, Grantor, GLADYS JOAN SPIVY (SINGLE PERSON)
whose post office address is 8931 N. VERO TERRACE, DUNNELLON, FL 34433
to second party, Grantee, EARLEY H. SPIVY AND LISCHE G. BOYD
whose post office address is ~~LISCHE G. BOYD~~ 1218 MOSSY OAK DRIVE, INVERNESS, FL
Re-Corred To Read as Joint Tennants with Rights of Survivorship.

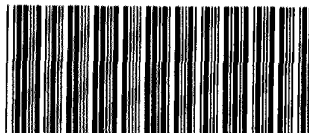
WITNESSETH, That the said first party, for good consideration and for the sum of 10.00

Dollars (\$)

paid by the said second party, the receipt whereof is hereby acknowledged, does hereby remise, release and quitclaim unto the said second party forever, all the right, title, interest and claim which the said first party has in and to the following described parcel of land, and improvements and appurtenances thereto in the County of CITRUS, State of FLORIDA to wit:

SEE SCHEDULE A ATTACHED HERETO AND BY THIS
REFERENCE MADE A PART HERE OF

SUBJECT TO COVENANTS, CONDITIONS, RESTRICTIONS AND
EASEMENTS OF RECORD, IF ANY



2006058496 3 PGS

OFFICIAL RECORDS
CITRUS COUNTY
BETTY STRIFLER
CLERK OF THE CIRCUIT COURT
RECORDING FEE: \$27.00
2006058496 BK:2041 PG:1961
08/22/2006 11:33 AM 3 PGS
LMITCHELL,DC Receipt #034976

IN WITNESS WHEREOF, The said first party has signed and sealed these presents the day and year first above written.
Signed, sealed and delivered in presence of:

Signature of Witness: _____

Print name of Witness: _____

Signature of Witness: _____

Print name of Witness: _____

Signature of First Party: _____

Print name of First Party: _____

Signature of Second Party: _____

Print name of Second Party: _____

Signature of Preparer: _____

Print name of Preparer: _____

Address of Preparer: 8931 N. Vero TER., Dunedin, FL 34433

State of FL.

County of Citrus }

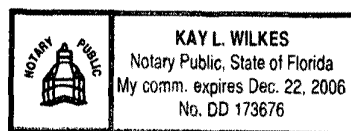
On 2/28/05 before me, Gladys Joan Spivey / Kay L. Wilkes
appeared Gladys Joan Spivey

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are
subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized
capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the
person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature of Notary: _____

Affiant _____ Known ☒ Produced ID
Type of ID FL DR. Lic. _____ (Seal)



Schedule A

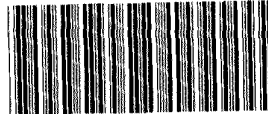
Lot 1, of an unrecorded subdivision, being more particularly described as follows: Commence at the NW corner of Section 21, Township 19 South, Range 20 East, Citrus County, Florida, thence S. 89° 55' 15" E. along the North line of Section 21 a distance of 850 feet, thence S. 0° 05' 45" W. 50 feet, thence S. 89° 55' 13" E. parallel to said North line a distance of 825.95 feet to the Point of Beginning, thence continue S. 89° 55' 15" E. 60 feet, thence S. 0° 04' 45" W. 93.33 feet, more or less, to the waters of Lake Tsala Apopka, thence S. 85° 27' 35" W. along said waters a distance of 60.20 feet to a point that bears S. 0° 04' 45" W. from the Point of Beginning, thence N. 0° 04' 45" E. 98.18 feet, more or less, to the Point of Beginning.

BK 1429PG0128

2001 MAY 24 PM 2:48

Return to: (enclose self-addressed stamped envelope)

Name: EARLEY H. SPIVEY
 Address: 4306 E. Thunderhill Lp
HERNANDO, FL 34442
 This Instrument Prepared by:
 Name: EARLEY H. SPIVEY
 Address: 4306 E. Thunderhill Lp
HERNANDO FL 34442
 Property Appraisers Parcel Identification
 Folio Number(s):
 Grantee(s) S.S. # (s)



2008036192 2 PGS

OFFICIAL RECORDS
 CITRUS COUNTY
 BETTY STRIFLER
 CLERK OF THE CIRCUIT COURT
 RECORDING FEE: \$18.50
 DOCUMENTARY TAX: \$0.70
 # 2008036192 BK: 2231 PG: 2364
 07/24/2008 02:53 PM 2 PGS
 NDIVONA, DC Receipt #020043

SPACE ABOVE THIS LINE FOR PROCESSING DATA

SPACE ABOVE THIS LINE FOR RECORDING DATA

This Quit Claim Deed, Executed the 24th day of July 2008, by
EARLEY H. SPIVEY, 4306 E. Thunderhill Lp Hernando, FL 34442 Date
 first party, to Kischea G. Boyd and Robert J. Spivey
 whose post office address is 1218 Mossy Oak Dr INVERNESS, FL as joint tenants
 second party. With Rights of Survivorship.

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

Witnesseth, That the first party, for and in consideration of the sum of \$ 10.00/00,
 in hand paid by the said second party, the receipt whereof is hereby acknowledged, does hereby remise, release,
 and quit claim unto the second party forever, all the right, title, interest, claim and demand which the said first
 party has in and to the following described lot, piece or parcel of land, situate, lying and being in the County of
Citrus State of FL, to-wit:

See Schedule "A" Attached hereto and By this
Reference made a part here of
Subjects to covenants, conditions, restrictions and
easements of record, if any

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

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

Signed, sealed and delivered in the presence of:

Jolena Tomaine

Witness Signature (as to first Grantor)

Jolena Tomaine

Printed Name

Kari Sheppard

Witness Signature (as to first Grantor)

Kari Sheppard

Printed Name

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

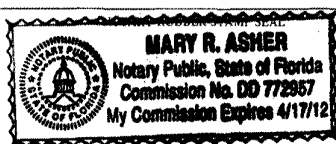
Printed Name

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

Printed Name

STATE OF FloridaCOUNTY OF CitrusEARLEY H. SPIVEY

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

EARLEY H. SPIVEY

Grantor Signature

EARLEY H. SPIVEY

Printed Name

4306 E. Thunderhill Lp

Post Office Address

Co-Grantor Signature, (if any)

Printed Name

Post Office Address

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

this 24 day of July 2008MARY R. ASHER Date

Notary Signature

MARY R. ASHER Printed Name

Schedule A

Lot 1, of an unrecorded subdivision, being more particularly described as follows: Commence at the NW corner of Section 21, Township 19 South, Range 20 East, Citrus County, Florida, thence S. 89° 55' 15" E. along the North line of Section 21 a distance of 850 feet, thence S. 0° 05' 45" W. 50 feet, thence S. 89° 55' 15" E. parallel to said North line a distance of 825.95 feet to the Point of Beginning, thence continue S. 89° 55' 15" E. 60 feet, thence S. 0° 04' 45" W. 93.33 feet, more or less, to the waters of Lake Tsala Apopka, thence S. 85° 27' 35" W. along said waters a distance of 60.20 feet to a point that bears S. 0° 04' 45" W. from the Point of Beginning, thence N. 0° 04' 45" E. 98.18 feet, more or less, to the Point of Beginning.

2001 HY 24 PM 2:48

BK 1429 PG 0128

Prepared by/Return to:
Carol L Adkins
5024 Round Lake Rd
Apopka, FL 32712

Parcel I.D. 20E-19S-21-0000-4A000-0010

MORTGAGE AND SECURITY AGREEMENT

THIS MORTGAGE AND SECURITY AGREEMENT dated 16th day of November, 2022, is made between **Legacy Real Estate, Investments & Funding LLC**, a Florida Limited Liability Company whose address is 6137 Round Lake Rd., Apopka, FL 32712, herein the "Mortgagor"; and **Charles and Carol Adkins** whose address is 5024 Round Lake Rd, Apopka, FL 32712 for and in consideration of the aggregate sum named in the promissory note of even date herewith, in the principal amount of \$165,000.00, with a final payment due November 15, 2027, as well as other good and valuable considerations, Mortgagor hereby grants, bargains, sells, conveys and confirms unto Mortgagee all that certain parcel of land of which Mortgagor is now seized and possessed, in the County of Citrus and the State of Florida, described as follows:

See attached Schedule A attached hereto

Further described as Parcel ID 20E-19S-21-0000-4A000-0010
1218 Mossy Oak Dr, Inverness, FL 34450

THIS IS A FIRST MORTGAGE AS TO THE REAL PROPERTY DESCRIBED HEREIN.

The above described property does not constitute the homestead of the Mortgagor as defined by the laws and the Constitution of the State of Florida.

TOGETHER WITH all buildings, structures, and improvements of every nature whatsoever now or hereafter situated on said land, and all inventory, equipment, supplies, accounts receivable, tangible and intangible personal property, and fixtures of every nature whatsoever now or hereafter owned by the Mortgagor and located in, on, or used or intended to be used in connection with or with the operation of the land, buildings, structures or other improvements, including all extensions, additions, improvements, betterment, renewals, and replacements to any of the foregoing; and all of the right, title and interest of the Mortgagor in any such fixtures subject to a conditional sales contract, chattel mortgage or similar lien or claim together with the benefit of any deposits or payments now or hereafter made by the Mortgagor or on its behalf; and the rents, issues and profits of the above described property (this mortgage to constitute a full and unconditional assignment of rents and profits under Section 697.07, Fla. Stat.).

MORTGAGOR COVENANTS and agrees with Mortgagee that Mortgagor is seized of said land in fee simple and has the right to mortgage, grant and convey the property, that Mortgagor will make and deliver such further assurances as may be necessary to perfect the title of Mortgagee in the property, and Mortgagor warrants and will defend the title to the property against the lawful claims of all persons whomsoever.

PROVIDED ALWAYS that if Mortgagor pays unto Mortgagee or the holder of the note and this Mortgage the sums called for to be paid in the promissory note of same date in the amount of \$165,000.00, with the final payment due November 15, 2027, and duly performs and abides by each and every agreement, stipulation, condition and covenant of the note and this Mortgage, then the estate hereby created shall be null and void, otherwise it shall remain in full force and effect.

MORTGAGOR further covenants and agrees as follows:

1. Mortgagor shall pay promptly, when due, the principal and interest due on the note, any late charges provided therein or in this mortgage, and the principal and interest on any future advances made to Mortgagor under this mortgage.

2. All payments received from Mortgagor shall be applied first to interest, second to principal, third to late fees, and fourth to any costs and attorney's fees expended by Mortgagee in the enforcement of any right or duty hereunder or under the note.

3. Mortgagor shall pay all taxes, liens, assessments, fines, impositions and other charges of any nature attributable to the property, excepting only such charges as Mortgagor may be contesting in good faith in legal proceedings which operate to prevent the enforcement of the lien or charge, or the forfeiture of the property or any portion thereof.

4. Notwithstanding any other provision of this Mortgage, if the Mortgagor shall default in the payment of any tax, lien, assessment or charge levied or assessed against the Mortgaged Property or premises, or if the same or any part thereof are or become delinquent, then the Mortgagee, at its option, may at any time pay the same, together with any interest thereon and any accrued delinquency, redemption or other charges, fees, costs or expenses related thereto, and all payments made or costs incurred by the Mortgagee in connection therewith, shall be secured by the lien of this Mortgage and shall be, without demand, immediately repaid by the Mortgagor to the Mortgagee with interest thereon from the date of such payment at the maximum rate provided by law, except that Mortgagee may in its sole discretion, permit Mortgagor to make such repayment in monthly installments of principal, together with said interest thereon, over a limited term of months established by Mortgagee (which monthly installments, if established by Mortgagee, may be prepaid by Mortgagor), and except that Mortgagee may in its sole discretion set the interest due on such payment at a rate less than the maximum rate provided by law. Mortgagee shall have no obligation on its part to determine the validity or necessity of any payment of taxes, etc., described herein and any such payment shall not waive or affect any option, remedy, lien equity or right of Mortgagee under or by virtue of this Mortgage, to include, without limitation, any right or option to foreclose same. Nothing herein shall be construed as requiring Mortgagee to advance or expend monies for any of the purposes mentioned in this paragraph.

5. Mortgagor shall keep the property in good repair and shall not commit waste or permit impairment or deterioration of the property. Mortgagor shall perform all of the obligations imposed by any restrictive covenants, declarations of condominium, the by-laws or regulations of a homeowner's association, or any other covenants or restrictions applicable to the property.

6. To keep and maintain, during the term of the Loan, (i) if required by the Mortgagee, a policy of general public liability insurance affording coverage to the Mortgagee as an additional insured in an amount of \$500,000.00 per person and \$1,000,000.00 in the aggregate for any occurrence; (ii) in the event that improvements requiring a certificate of occupancy in order to be lawfully occupied are either presently located, or contemplated to be constructed, on the Land, then, an "all perils" policy of "extended" or "broad form" casualty insurance, insuring said improvements against casualty loss in an amount equal to at least one hundred per cent of the full replacement cost of the improvements, existing or contemplated to be constructed on the Land and, in any event, in an amount sufficient to prevent the Mortgagor from becoming a co-insuror with respect to any loss covered by said policy; and (iii) in the event that there are permanent improvements constructed upon the Land which improvements lie in a special flood hazard area designated as such, under the National Flood Insurance Program, then a policy of flood insurance insuring said improvements, and proof of payment of the premium due thereunder. The policies of insurance required to be provided and maintained hereunder shall be issued by a company or companies to be approved by the Mortgagee, and the policy or policies to be held by and payable to the Mortgagee; and in the event any sum of money becomes payable under such policy or policies, the Mortgagee shall have the option to receive and apply the same on account of the indebtedness hereby secured or to permit the Mortgagor to receive and use it, or any part thereof, for other purposes, without thereby waiving or impairing any equity, lien or right under or by virtue of this Mortgage. In the event the Mortgagor shall for any reason fail to keep the said premises so insured, or fail to deliver promptly any of the said policies of insurance to the Mortgagee, or fail promptly to pay fully any premium therefore, the Mortgagee may place and pay for such insurance or any part thereof without waiving or affecting the option to foreclose or any right hereunder, and each and every such payment so made by the Mortgagee shall be deemed to have been added to the outstanding principal balance then due under the Note, shall bear interest from the date thereof until paid by the Mortgagor at the Default Rate and shall be secured by the lien of this Mortgage. In the event that the Mortgagor and Mortgagee have entered into a Loan Agreement or Construction Loan Agreement in connection with the Loan from Mortgagee to Mortgagor evidenced by the Note, the terms and conditions of any such Loan Agreement relating to insurance shall be deemed to supplement the provisions set forth herein.

7. Mortgagee may make reasonable entries upon and inspections of the property, upon providing Mortgagor with prior written notice specifying a reasonable cause for such inspection.

8. The proceeds of any award as a result of any condemnation or other taking in lieu of condemnation are hereby assigned and shall be paid to Mortgagee. In a total taking, all proceeds shall be applied first to the sums due hereunder, with any excess paid to Mortgagor. In a partial taking, there shall be applied to the sums due hereunder such proportion of the proceeds as is equal

to that proportion which the amount of the sums secured hereby, immediately prior to the taking, bears to the fair market value of the property on the same date, with the balance of the proceeds paid to Mortgagor. Unless otherwise agreed in writing, any such application of proceeds to the sums due hereunder shall not extend or postpone the due date of any monthly installments under the note or any future advances or change the amount of those installments.

9. This mortgage secures such additional or future advances as may be made by the holder of this mortgage at its option to the Mortgagor, or his successors in title, for any purpose, provided that all such advances are to be made within 5 years from the date of this mortgage, or within such lesser period of time as may be provided hereafter by law as a prerequisite for the sufficiency of actual notice or record notice of such optional or additional advances as against the rights of creditors or subsequent purchasers for valuable consideration. The total amount of indebtedness secured by this mortgage may increase or decrease from time to time, but the total unpaid balance so secured at any time shall not exceed the maximum principal amount of twice the loan amount set out above, plus interest, and any disbursements made for the payment of taxes, levies, or insurance on the property covered by the lien of this mortgage, with interest on such disbursements.

10. If at any time prior to the full payment of all sums due hereunder, Mortgagor conveys or transfers, whether by deed, agreement for deed, or similar instruments, or by lease with a term greater than one year, with or without option to purchase, any legal or equitable interest in the property, or if Mortgagor is not a natural person and any shares of stock, partnership interests, or other equitable interests in Mortgagor are sold or transferred, then at Mortgagee's option all sums due hereunder may be declared payable in full immediately, provided that Mortgagee may waive such acceleration at Mortgagee's sole option, if Mortgagee approves the conveyance or transfer and this mortgage is assumed by the transferee, and if the interest rate on the sums payable hereunder is adjusted to such rate as Mortgagee may in its sole discretion determine. Mortgagee reserves the absolute right to increase the interest rate as a condition of the approval of any such conveyance or transfer and the assumption of this mortgage, without regard to the impairment of security or any other factor.

11. If Mortgagor fails to perform any of the covenants and agreements contained herein or in the note, or if any action or proceeding is commenced which affects materially Mortgagee's interest in the property, then Mortgagee may, at its option, make such appearances, disburse such sums, and take such action as is necessary to protect Mortgagee's interests, including without limitation payment of taxes, liens or assessments, payment on or procurement of hazard insurance, disbursement of reasonable attorney's fees, and entry on the property to make repairs. All amounts expended by Mortgagee pursuant to this paragraph, with interest thereon at the rate then charged on other sums due hereunder, shall become an additional debt of Mortgagor secured by this mortgage. Any such amounts shall be payable in full upon notice to Mortgagor from Mortgagee, and no right exercised under this paragraph shall be deemed a waiver by Mortgagee of any other rights hereunder. Nothing in this paragraph shall require Mortgagee to incur any expense or take any action hereunder.

12. No extension of time or modification of payment hereunder shall release in any manner the original Mortgagor or any successor in interest, nor shall the same operate as a waiver of any rights hereunder.

13. Any forbearance by Mortgagee in exercising any right or remedy hereunder, or otherwise afforded by law, shall not be a waiver of or preclude the exercise of any such right or remedy. All remedies provided herein are distinct and cumulative, as to any other right or remedy, whether provided hereunder or at law or in equity. All such remedies may be exercised concurrently, independently, or successively.

14. Upon breach by mortgagor of any covenant or agreement hereunder or under the note, or any failure to pay any sum secured hereby within 30 days of the date such sum becomes due, then the entire sum secured hereby shall, at Mortgagee's sole option, become due and payable immediately, without notice, anything to the contrary herein or in the note notwithstanding, and Mortgagee may proceed to foreclose this mortgage. In any such proceeding, or in any attempt to collect the sums due hereunder or enforce the terms hereof or of the note, whether by judicial proceeding or otherwise, Mortgagee shall recover, in addition to any other sums, all costs expended in such collection or enforcement attempts, including without limitation reasonable attorney's fees and the cost of any abstract or title report. Upon acceleration, the principal sums secured hereby and the unpaid, accrued interest at the date of acceleration, along with all advances made by Mortgagee hereunder, and all late charges as of that date, shall together bear interest at the highest rate allowed by law until paid in full. Mortgagor waives the right to a jury trial in any litigation commenced by or against Mortgagee in connection with this mortgage or any other aspect of the loan transaction of which this mortgage is a part.

15. If there are other mortgages on the property which are prior in dignity to this mortgage, then any breach or default under such mortgage or mortgages shall constitute a breach or default hereunder. This clause shall not be construed to imply the existence of any such prior mortgages, and the existence thereof shall constitute a breach of this mortgage unless the same is listed herein as an encumbrance to which title is subject.

16. Except where applicable law requires another means of notice, any notice to Mortgagor hereunder shall be by certified mail, return receipt requested, addressed to Mortgagor at the mortgaged property or such other address as may be designated by Mortgagor in writing. Notice to Mortgagee shall be by certified mail, return receipt requested, addressed to Mortgagee at the address where payments are to be made under the note, or such other address as Mortgagee may designate in writing. Notice so mailed, postage prepaid in full, shall be deemed given three days following mailing, whether or not received.

17. All covenants, conditions and agreements herein shall be binding on and inure to the benefit of the respective successors and assigns of Mortgagor and Mortgagee, pursuant to the terms of this mortgage. All covenants and agreements of Mortgagor shall be joint and several. The terms Mortgagor and Mortgagee, as used herein, refer to masculine, feminine or neuter gender, and shall be deemed either singular or plural, as circumstances require.

18. Upon acceleration under Paragraph 14, or upon any abandonment of the property by Mortgagor, Mortgagee shall be entitled to have a receiver appointed by the court, to enter upon, take possession of and manage the property and to collect the rents and profits of the property, including those past due. All sums collected by the receiver shall be applied first to the cost of management of the property including receiver's fees, premiums on any receivers certificates, and reasonable attorney's fees, and then to the sums secured hereby. The receiver shall be accountable only for those sums actually received.

19. In the event any covenant or provision hereof or of the note shall be held invalid, such finding of invalidity shall not affect the application of the remaining provisions, to the extent they may be applied and given effect without the invalid provision. To this end, the provisions of this mortgage and of the note shall be deemed severable.

20. Upon payment of all sums secured hereby, Mortgagee shall provide a fully executed satisfaction of this mortgage in recordable form, at Mortgagee's cost, with the cost of recording this satisfaction to be borne by Mortgagor.

21. Mortgagor represents and warrants for the benefit of Mortgagee that there are no hazardous or toxic wastes or substances stored at the premises, or otherwise on the premises in any manner, and that the premises have not been used in the past to manufacture, store, transport, utilize or dispose of any such toxic or hazardous wastes or substances and are free of contamination thereby. Mortgagor agrees to keep the property free and clear of all such toxic or hazardous substances, and to comply with all Federal, State and local laws, rules and regulations regarding the handling, storage, transportation or disposition of such substances. Mortgagor will keep the property free and clear of any lien for the disposition or cleanup of any toxic or hazardous wastes or substances, and agrees to indemnify Mortgagee and hold Mortgagee harmless from and against any and all costs, damages, and attorney's fees which may be incurred by Mortgagee as a result of the presence of any toxic or hazardous wastes or substances on the premises, or any improper handling, transportation or disposal of such wastes or substances by Mortgagor, or any of Mortgagor's predecessors in title to the property.

22. This Mortgage and the note it secures are cross-collateralized with all other loans from Mortgagee to Mortgagor, and a default under any other loan or obligation owed by Mortgagor to Mortgagee shall also constitute a default under this Mortgage and note, and shall entitle Mortgagee to exercise any and all rights and remedies available to it hereunder as if the default had occurred hereunder, whether or not Mortgagor is actually in default on the obligations imposed by this note and Mortgage.

23. Nothing contained herein or in the promissory note secured hereby shall be construed to entitle Mortgagee to receive, collect or apply as interest on the obligation secured hereby any amount in excess of the maximum rate of interest permitted to be charged by applicable law. In the event the holder hereof ever receives, demands, collects or applies as interest any such excess, such amount which would constitute excessive interest shall be applied to reduction of the principal due hereunder, and if such application results in payment in full of the principal, any remaining excess shall forthwith be refunded to Mortgagor.

24. In addition to any other occurrence which would be considered a default under this mortgage, the note it secures, or any of the other loan documents, it shall constitute a default hereunder if any warranty, representation or statement made or furnished to Mortgagee for the purpose of inducing Mortgagee to make this loan or accept this mortgage as security proves to have been false in any material respect when made or furnished, or if foreclosure of any other lien or mortgage against the property described herein is initiated, whether such lien or mortgage is inferior or subordinate in dignity hereto.

WAIVER OF TRIAL BY JURY. MORTGAGOR KNOWINGLY, VOLUNTARILY, AND INTENTIONALLY WAIVES ANY RIGHT IT OR ITS SUCCESSORS, PERSONAL REPRESENTATIVES OR ASSIGNS MAY HAVE TO A TRIAL BY JURY IN RESPECT OF ANY LITIGATION (INCLUDING BUT NOT LIMITED TO ANY CLAIMS, CROSSCLAIMS, OR THIRD PARTY CLAIMS FOR FRAUD OR OTHERWISE) BASED UPON, OR ARISING OUT OF, UNDER, OR IN CONNECTION WITH THIS MORTGAGE, AND ANY OTHER AGREEMENT OR THE TRANSACTIONS CONTEMPLATED TO BE EXECUTED IN CONNECTION THEREWITH, OR RELATED THERETO OR ANY COURSE OF CONDUCT, COURSE OF DEALING, STATEMENTS (WHETHER VERBAL OR WRITTEN) OR ACTIONS OF THE PARTIES. EACH MORTGAGOR HEREBY CERTIFIES THAT NO REPRESENTATIVE OR AGENT OF MORTGAGEE NOR MORTGAGEE'S COUNSEL HAS REPRESENTED, EXPRESSLY OR OTHERWISE, THAT MORTGAGEE WOULD NOT, IN THE EVENT OF SUCH LITIGATION, SEEK TO ENFORCE THIS WAIVER OF RIGHT TO JURY TRIAL PROVISION. EACH MORTGAGOR ACKNOWLEDGES THAT MORTGAGEE HAS BEEN INDUCED TO ENTER INTO THIS LOAN TRANSACTION, INCLUDING THIS MORTGAGE, BY, INTER ALIA, THE PROVISIONS OF THIS PARAGRAPH.

IN WITNESS WHEREOF, Mortgagor executes this mortgage the day and year first above written.

Signed, Sealed and Delivered in
the presence of:

Taylor Kushner
Witness Name: Taylor Kushner

By: Michelle L. Adkins-Maddy, Managing Member
Michelle L. Adkins-Maddy, Manager of
Legacy Real Estate, Investments & Funding
LLC

Desiree J Johnson
Witness Name: Desiree J Johnson

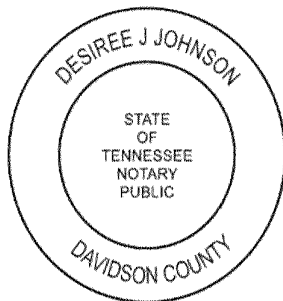
Witness Name:

By: _____

Witness Name:

Tennessee
STATE OF ~~KXXXXXX~~
COUNTY OF DAVIDSON

The foregoing instrument was acknowledged before me this 16 day of November,
2022, by Michelle L. Adkins-Maddy, who is personally known to me or who has produced
FL Driver License as identification.



Online Notary Public
My Commission Expires:
Jul 3, 2023

Desiree J Johnson
Notary Public Desiree J Johnson
Commission Expires: 7/3/2023

Completed via Remote Online Notarization using 2 way Audio/Video technology.

EXHIBIT "A"
Property Description

Closing Date: November 16, 2022
Buyer(s): Legacy Real Estate Investment & Funding, LLC and Manor Green Investments LLC
Property Address: 1218 Mossy Oak Drive, Inverness, FL 34450

PROPERTY DESCRIPTION:

Lot 1, of an Unrecorded Subdivision, being more particularly described as follows: Commence at the Northwest corner of Section 21, Township 19 South, Range 20 East, Citrus County, Florida, thence South 89 degrees 55 minutes 15 seconds East along the North line of Section 21 a distance of 850 feet, thence South 0 degrees 05 minutes 45 seconds West 50 feet, thence South 89 degrees 55 minutes 15 seconds East parallel to said North line a distance of 825.95 feet to the Point of Beginning, thence continue South 89 degrees 55 minutes 15 seconds East 60 feet, thence South 0 degrees 04 minutes 45 seconds West 93.33 feet, more or less, to the waters of Lake Tsala Apopka, thence South 85 degrees 27 minutes 35 seconds West along said waters a distance of 60.20 feet to a point that bears South 0 degrees 04 minutes 45 seconds West from the Point of Beginning, thence North 0 degrees 04 minutes 45 seconds East 98.18 feet, more or less, to the Point of Beginning.

PC Code

Bldg Counts

Nbhd

Tax District

Subdivision

Short Legal

Est. Parcel Sqft

Est. Parcel Acres

Map SC-TW-RG

Recording Activity Notification (RAN) system

0100 - SINGLE FAMILY
Res 1 / MH 0 / Comm 0
4221 - BROYHILL ESTATES / SHADY LAKE VILLA
000T - CITY OF INVERNESS
001669 - SHADY LAKE VILLAS UNREC 4A000
SHADY LAKE VILLA UNREC PLAT LOT 1 DESC AS COMM AT NW COR21-19-20 TH
S 89DEG 55M 15S E AL N LN 850 FT TH S 0DEG 5M45S W 50 FT TH S 89DEG 55M
15S E PARA TO N LN 825.95 FT TO
6,160
.14
21-19S-20E
WORRIED ABOUT PROPERTY FRAUD?

Mailing Address

Name

Mailing Address

LEGACY REAL ESTATE INVESTMENT AND FUNDING LLC
6137 ROUND LAKE RD
APOPKA FL 32712

All Owners

Name		Owner Type
LEGACY REAL ESTATE INVESTMENT AND	FUNDING 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	\$48,000	\$158,487	\$206,487	\$206,487	\$0	\$206,487	\$0	\$4,503.86	Link
2024	\$48,000	\$161,159	\$209,159	\$204,961	\$0	\$204,961	\$0	\$4,513.67	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	000T	CITY OF INVERNESS	\$206,487	21.8118	\$4,503.85

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.

Sales

Sale Date	Sale Price	Book/Page	Instr Type	V/I
11/15/2022	\$110,000	3336/0162	00-WARRANTY DEED	I
07/01/2008	\$100	2231/2364	01-CORRECTIVE/QC/TD/COT	I
02/01/2005	\$100	2041/1961	01-CORRECTIVE/QC/TD/COT	I
02/01/2005	\$100	1821/1817	01-CORRECTIVE/QC/TD/COT	I
02/01/2005	\$100	1812/0810	03-SAME FAMILY/DEED FOL	I
05/01/2001	\$65,000	1429/0127	00-WARRANTY DEED	I
12/01/1993	\$64,000	1013/1239	00-WARRANTY DEED	I
10/01/1991	\$53,500	0913/1860	00-WARRANTY DEED	I

DISCLAIMER

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

Permit Summary

Permit Date	Permit Number	Description	Amount	Occupancy Date
10/10/2023	20230698	BUILD A 6' X 30' FIXED DOCK ALONG BANK	\$16,260	
08/04/2023	20230566	REPLACE GARAGE DOOR SIZE FOR SIZE	\$2,617	
05/18/2023	20230357	REPLACE 15 WINDOWS SIZE FOR SIZE	\$16,606	
05/15/2023	20230355	RE-ROOF	\$12,991	

Land & Agricultural

Line	Land Use	Type	Units	Frontage	Depth	Ag Flag	Classified Value	Just Value	Zoning
1	0101-SFR LAKE FRONT	F-FRONT FOOT	60.00	60.0	95			\$48,000	LD

Residential

Bldg Number	1
Class	R1 - RESIDENTIAL SINGLE FAMILY
Year Built	1960
Total FLA	1,028
Total Under Roof	1,655
Exterior Wall	32 - CONCRETE BLOCK STUCCO
Foundation	3 - CONT. FOOTING-AVG.
HVAC	004 - CONVECTION
Stories	1
Floor System	02 - WOOD SUB-FLOOR
Roof Frame	05 - FLAT
Roof Cover	01 - ASPHALT ROLLED
Fuel	1 - ELECTRIC
Bedrooms/Full Baths/Half Baths	2/1/
Addl Fixtures	
FPL: Stacks/Openings	/
RCN	179,267
RCNLD	151,437

Additions to Base Area

Building	Description	Year Built	Area
1	MAIN BULDING	1960	1,028
1	ENCLOSED PORCH	1960	182
1	GARAGE FINISHED	1960	325
1	ENCLOSED PORCH	1960	120

Miscellaneous Improvements

Building #	Line	Description	Year Built	L	W	Units	Area	Value
1	1	SEA WALL CONCRETE BLOCK-[2-LINEAL]	1965			1	80	4,490
1	4	CHAIN LINK FENCE-[1-SF]	1983	4	180	1	720	370
1	6	BOAT DOCK AVERAGE WOOD-[1-SF]	2007	6	30	1	180	2,190

Total Misc Value

7,050

Legal Description

Legal Description

SHADY LAKE VILLA UNREC PLAT LOT 1 DESC AS COMM AT NW COR
21-19-20 TH S 89DEG 55M 15S E AL N LN 850 FT TH S 0DEG 5M
45S W 50 FT TH S 89DEG 55M 15S E PARA TO N LN 825.95 FT TO
POB TH S 89DEG 55M 15S E 60 FT TH S 0DEG 4M 45S W 93.33 FT
MOL TO WTRS OF LK TSALA APOPKA TH S 85DEG 27M 35S W AL WTRS
60.20 FT TO PT THAT BEARS S 0DEG 4M 45S W FROM POB TH N
0DEG 4M 45S E 98.18 FT MOL TO POB DESC IN OR BK 1013 PG
1239 & OR BK 1812 PG 810

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.

1763550

APPLICATION FOR TAX DEED

512
R. 12/16

Section 197.502, Florida Statutes

Application Number: 923285

To: Tax Collector of CITRUS COUNTY, Florida

I,
KEYS FUNDING LLC - 5024
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
1763550	2024/4107	06-01-2024
Legal Description		
SHADY LAKE VILLA UNREC PLAT LOT 1 DESC AS COMM AT NW COR 21-19-20 TH S 89DEG 55M 15S E AL N LN 850 FT TH S 0DEG 5M 45S W 50 FT TH S 89DEG 55M 15S E PARA TO N LN 825.95 FT TO POB TH S 89DEG 55M 15S E 60 FT TH S 0DEG 4M 45S W 93.33 FT MOL TO WTRS OF LK TSALA APOKA TH S 85DEG 27M 35S W AL WTRS 60.20 FT TO PT THAT BEARS S 0DEG 4M 45S W FROM POB TH N 0DEG 4M 45S E 98.18 FT MOL TO POB DESC IN OR BK 1013 PG 1239 & OR BK 1812 PG 810		

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 - 5024
PO BOX 67513
NEWARK, NJ 07101-8009

04-21-2026
Application Date

Applicant's signature

Altkey: 1763550

LEGACY REAL ESTATE INVESTMENT AND

Parcel ID: 20E19S21 4A000 0010

1218 MOSSY OAK DR , INVERNESS, 34450

Citrus County Property Appraiser, Cregg E. Dalton

PC Code	0100 - SINGLE FAMILY
Bldg Counts	Res 1 / MH 0 / Comm 0
Nbhd	4221 - BROYHILL ESTATES / SHADY LAKE VILLA
Tax District	000T - CITY OF INVERNESS
Subdivision	001669 - SHADY LAKE VILLAS UNREC 4A000
Short Legal	SHADY LAKE VILLA UNREC PLAT LOT 1 DESC AS COMM AT NW COR21-19-20 TH S 89DEG 55M 15S E AL N LN 850 FT TH S 0DEG 5M45S W 50 FT TH S 89DEG 55M 15S E PARA TO N LN 825.95 FT TO
Est. Parcel Sqft	6,160
Est. Parcel Acres	.14
Map SC-TW-RG	21-19S-20E

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

Mailing Address

Name	LEGACY REAL ESTATE INVESTMENT AND FUNDING LLC
Mailing Address	6137 ROUND LAKE RD APOPKA FL 32712

All Owners

Name		Owner Type
LEGACY REAL ESTATE INVESTMENT AND	FUNDING 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	\$48,000	\$158,487	\$206,487	\$206,487	\$0	\$206,487	\$0	\$4,503.86	Link
2024	\$48,000	\$161,159	\$209,159	\$204,961	\$0	\$204,961	\$0	\$4,513.67	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	000T	CITY OF INVERNESS	\$206,487	21.8118	\$4,503.85

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.

Sales

Sale Date	Sale Price	Book/Page	Instr Type	V/I
11/15/2022	\$110,000	3336/0162	00-WARRANTY DEED	I
07/01/2008	\$100	2231/2364	01-CORRECTIVE/QC/TD/COT	I
02/01/2005	\$100	2041/1961	01-CORRECTIVE/QC/TD/COT	I
02/01/2005	\$100	1821/1817	01-CORRECTIVE/QC/TD/COT	I
02/01/2005	\$100	1812/0810	03-SAME FAMILY/DEED FOL	I
05/01/2001	\$65,000	1429/0127	00-WARRANTY DEED	I
12/01/1993	\$64,000	1013/1239	00-WARRANTY DEED	I
10/01/1991	\$53,500	0913/1860	00-WARRANTY DEED	I
07/01/1988	\$45,000	0785/0183	00-WARRANTY DEED	I

DISCLAIMER

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

Permits

Legacy System Permits (Infor)

Permit Date	Permit Number	Description	Amount	Occupancy Date
10/10/2023	20230698	BUILD A 6' X 30' FIXED DOCK ALONG BANK	\$16,260	
08/04/2023	20230566	REPLACE GARAGE DOOR SIZE FOR SIZE	\$2,617	
05/18/2023	20230357	REPLACE 15 WINDOWS SIZE FOR SIZE	\$16,606	
05/15/2023	20230355	RE-ROOF	\$12,991	

Land & Agricultural

Line	Land Use	Type	Units	Frontage	Depth	Ag Flag	Classified Value	Just Value	Zoning
1	0101-SFR LAKE FRONT F-FRONT FOOT		60.00	60.0	95				LD

Residential

Bldg Number	1
Class	R1 - RESIDENTIAL SINGLE FAMILY
Year Built	1960
Total FLA	1,028
Total Under Roof	1,655
Exterior Wall	32 - CONCRETE BLOCK STUCCO
Foundation	3 - CONT. FOOTING-AVG.
HVAC	004 - CONVECTION
Stories	1
Floor System	02 - WOOD SUB-FLOOR
Roof Frame	05 - FLAT
Roof Cover	01 - ASPHALT ROLLED
Fuel	1 - ELECTRIC
Bedrooms/Full Baths/Half Baths	2/1/

Addl Fixtures

FPL: Stacks/Openings /

RCN

RCNLD

Additions to Base Area

Building	Description	Year Built	Area
1	MAIN BULDING	1960	1,028
1	ENCLOSED PORCH	1960	182
1	GARAGE FINISHED	1960	325
1	ENCLOSED PORCH	1960	120

Miscellaneous Improvements

Building #	Line	Description	Year Built	L	W	Units	Area	Value
1	1	SEA WALL CONCRETE BLOCK-[2-LINEAL]	1965			1	80	
1	4	CHAIN LINK FENCE-[1-SF]	1983	4	180	1	720	
1	6	BOAT DOCK AVERAGE WOOD-[1-SF]	2007	6	30	1	180	

Total Misc Value
