

210 N. APOPKA AVENUE
SUITE 100
INVERNESS, FL 34450
PHONE: 352-341-6500
FAX: 352-341-6514

**JANICE A. WARREN,
COUNTY TAX COLLECTOR**

2018-110

Memo

To: Kristi Hugar, Official Records Director
From: Debbie Baum, Tax Manager DB
Date: March 1, 2018
Re: Cert # 13-5306; Old account number 3442026; new account # 3520638

Please be advised that the legal description to be used when issuing a Tax Deed should be as follows:

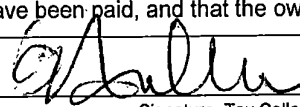
EDEN GARDENS PB 3 PG 46 PART OF LOTS 19 AND 24 FURTHER DESCRIBED AS FOLLOWS: LOTS 19 AND 24 - LESS & EXCEPT THE FOLLOWING: COMM AT THE NE CORNER OF SAID LOT 19, THENCE N 78D 21M W ALONG THE NORTH LINE OF SAID LOT 19, A DISTANCE OF 165.27 FEET TO THE NWLY CORNER OF SAID LOT 19, THENCE S 00D 03M E ALONG THE WEST LINE OF SAID LOT 19 A DISTANCE OF 50.00 FEET, THENCE S 78D 21M E PARALLEL TO SAID N'LY LINE OF LOT 19, 165.27 FEET TO THE E'LY LINE OF LOT 19, THENCE N ALONG THE EAST LINE OF SAID LOT 19, A DISTANCE OF 50.00 FEET TO THE POB OF EDEN GARDENS ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PB 3, PG 46, PRCCF —AND— LESS & EXCEPT A PORTION OF LOTS 19 & 24 EDEN GARDENS, RECORDED IN PB 3 PG 46, PRCCF, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGIN AT THE SE CORNER OF LOT 24, EDEN GARDENS, THENCE N 00D 01M 20S W ALONG THE EAST LINE OF SAID LOT 24 AND ALONG THE EAST LINE OF LOT 19 OF SAID EDEN GARDENS A DISTANCE OF 150.00 FEET, THENCE N 78D 21M W, PARALLEL TO THE SOUTH LINE OF LOT 24, A DISTANCE OF 65.00 FEET, THENCE S 00D 01M 20S E PARALLEL TO SAID EAST LINE A DISTANCE OF 150.00 FEET TO A POINT ON THE SOUTH LINE OF SAID LOT 24, THENCE S 78D 21M E ALONG SAID SOUTH LINE A DISTANCE OF 65.00 FEET TO THE POB — TITLE IN OR BK 1611 PG 1078 & OR BK 1871 PG 2434

MAR 2'18 7:06AM

2018-110

513
R. 07/16**CERTIFICATION OF TAX DEED APPLICATION**

Sections 197.502 and 197.542, Florida Statutes

Part 1: Tax Deed Application Information					
Applicant	PREMIUM MORTGAGE INC PO BOX 17978 TAMPA, FL 33682		Property Owner	PENCKOFER MATTHEW C EST 10511 E JOY LN INVERNESS, FL 34450	
Property description	1 LOT NON HX PORTION OF THE FOLDESCR LAND: EDEN GARDENS PB 3 PG 46 -- W 100.17 FT OF LOT 24 & W 100 (Full legal attached.)		Application date	Feb 13, 2017	
			Certificate #	2013 / 5306	
			Date certificate issued	06/01/2013	
			Account number	3442026	
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)	
# 2013/5306	06/03/2013	350.52	17.53	368.05	
→ Part 2: Total*				368.05	
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)
# 2016/7135	06/03/2016	1,035.69	6.25	51.78	1,093.72
# 2015/5431	06/03/2015	381.41	6.25	120.14	507.80
# 2014/5389	06/03/2014	427.71	6.25	32.35	466.31
# 2012/5745	06/03/2012	360.14	6.25	98.36	464.75
Part 3: Total*					2,532.58
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)				2,900.63	
2. Delinquent taxes paid by the applicant				0.00	
3. Current taxes paid by the applicant				914.65	
4. Ownership and encumbrance report fee				200.00	
5. Tax deed application fee				75.00	
6. Interest accrued by tax collector under s.197.542, F.S. (see Tax Collector Instructions, page 2)				797.60	
7. SUBJECT TO CURRENT YEAR TAXES			Total Paid (Lines 1-6)		4,887.88
I certify the above information is true and the tax certificates, interest, ownership and encumbrance report fee, and tax collector's fees have been paid, and that the ownership and encumbrance statement is attached.					
Sign here: 			Citrus County, Florida		
Signature, Tax Collector			Done this 1st of March, 2018		

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

MAR 2'18 7:06AM

1 LOT NON HX PORTION OF THE FOLDESCR LAND: EDEN GARDENS PB 3 PG 46 -- W 100.17 FT OF LOT 24 & W 100 FT OF S1/2 OF LOT 19-- LESS & EXCEPT THE FOLLOWING: COMM AT NE CRN OF LOT 19 THN N 78DEG 21M W ALG N LN OF LOT 19 165.27FT TO NW'LY CRN OF LOT 19 THN S 0DEG 03M E ALG W LN OF LOT 19 DIST OF 50FT THN S 78DEG 21M E PARL TO N'LY LN OF LOT 19 165.27FT TO E'LY LN OF LOT 19 THN N ALG E LN OF LOT 19 DIST OF 50FT TO POB OF EDEN GARDENS & LESS & EXCEPT A PORTION OF LOTS 19 & 24 DESC ASFOLLOWS: BEGIN AT SE CRN OF LOT 24 EDEN GARDENS THN N 0DEG 01M 20S W ALG E LN OF LOT 24 &ALG E LN OF LOT 19 OF SD EDEN GARDENS 150FT THN N 78DEG 21M W PARL TO S LN OF LOT 24 DIST65 FT THN S 0DEG 01M 20S E PARL TO E LN DISTOF 150FT TO A PT ON S LN OF LOT 24 THN S 78DEG 21M E ALG S LN DIST OF 65FT TO POB TITLE IN OR BK 1611 PG 1078 & OR BK 1871 PG 2434



Janice A. Warren, C.F.C.

Citrus County Tax Collector
210 N. Apopka Ave, Suite 100
Inverness, FL 34450
Phone: 352-341-6500
Fax: 352-341-6514
www.citrustc.us

GA
DB

TAX DEED APPLICATION COVER LETTER

This is to certify that an Ownership and Encumbrance Report (see attached) has been prepared on the following property:

Account #: 3442026

The following persons shall be notified by the Clerk of the Circuit Court regarding this Tax Deed Application:

Tax Deed Applicant

PREMIUM MORTGAGE INC
PO BOX 17978
TAMPA, FL 33682

Owner on Current Tax Roll

MATTHEW C PENCKOFER EST
10511 E JOY LN
INVERNESS, FL 34450

Additional Parties, Per Search

CITRUS COUNTY CODE COMPLIANCE
DEPARTMENT OF PLANNING AND DEVELOPMENT
3600 W SOVEREIGN PATH SUITE 147
LECANTO, FL 34461

Lien Holder

ESTATE OF MATTHEW C PENCKOFER
912 HATTEN LANE
INVERNESS, FL 34450

Owner

U.S. BANK NATIONAL ASSOCIATION, AS SUCCESSOR-IN-INTEREST TO
BANK OF AMERICA, N.A. AS TRUSTEE, AS SUCCESSOR BY MERGER TO
LASALLE BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE FOR
THE HOLDERS OF THE ACCREDITED MORTGAGE LOAN TRUST 2005-3
ASSET BACKED NOTES AT C/O SELECT PORTFOLIO SERVICING
3815 SOUTH WEST TEMPLE
SALT LAKE CITY, UT 84115

Mortgage Holder

MARK C PENCKOFER
444 UVEDALE COURT
RIVERSIDE, IL 60546

Other Interested Party

ESTATE OF MATTHEW C PENCKOFER
9510 E. VILLAGE GREEN CIRCLE
INVERNESS, FL 34450

Owner



A service of **Grant Street Group**

**339 SIXTH AVENUE, SUITE 1400
PITTSBURGH, PA 15222**

Phone: (412) 391-5555 Fax: (412) 391-7608

E-mail: TitleExpress@grantstreet.com

www.GrantStreet.com

PROPERTY INFORMATION REPORT

ORDER DATE: 02/12/2018

REPORT EFFECTIVE DATE: 20 YEARS UP TO 02/09/2018

CERTIFICATE # 2013-5306

ACCOUNT # 3442026

**This account number was changed to 3520638 beginning with the 2015 tax year.

COUNTY, STATE: CITRUS, FL

At the request of the County Tax Collector for the above-named county, a search has been made of the Public Records for the following described property:

LEGAL DESCRIPTION: EDEN GARDENS PB 3 PG 46 PART OF LOTS 19 AND 24 FURTHER DESCRIBED AS FOLLOWS:

LOTS 19 AND 24 - LESS & EXCEPT THE FOLLOWING:

COMM AT THE NE CORNER OF SAID LOT 19, THENCE N 78D 21M W
ALONG THE NORTH LINE OF SAID LOT 19, A DISTANCE OF 165.27
FEET TO THE NW'LY CORNER OF SAID LOT 19, THENCE S 00D 03M E
ALONG THE WEST LINE OF SAID LOT 19 A DISTANCE OF 50.00 FEET,
THENCE S 78D 21M E PARALLEL TO SAID N'LY LINE OF LOT 19,
165.27 FEET TO THE E'LY LINE OF LOT 19, THENCE N ALONG THE
EAST LINE OF SAID LOT 19, A DISTANCE OF 50.00 FEET TO THE
POB OF EDEN GARDENS ACCORDING TO THE MAP OR PLAT THEREOF, AS
RECORDED IN PB 3, PG 46, PRCCF

---AND---

LESS & EXCEPT A PORTION OF LOTS 19 & 24 EDEN GARDENS,
RECORDED IN PB 3 PG 46, PRCCF, BEING MORE PARTICULARLY
DESCRIBED AS FOLLOWS:

BEGIN AT THE SE CORNER OF LOT 24, EDEN GARDENS, THENCE N 00D
01M 20S W ALONG THE EAST LINE OF SAID LOT 24 AND ALONG THE
EAST LINE OF LOT 19 OF SAID EDEN GARDENS A DISTANCE OF
150.00 FEET, THENCE N 78D 21M W, PARALLEL TO THE SOUTH LINE
OF LOT 24, A DISTANCE OF 65.00 FEET, THENCE S 00D 01M 20S E
PARALLEL TO SAID EAST LINE A DISTANCE OF 150.00 FEET TO A
POINT ON THE SOUTH LINE OF SAID LOT 24, THENCE S 78D 21M E
ALONG SAID SOUTH LINE A DISTANCE OF 65.00 FEET TO THE POB --
TITLE IN OR BK 1611 PG 1078 & OR BK 1871 PG 2434

**The current legal description from the Property Appraiser matches the vesting deed with respect to the base parcel as lots 19 and 24. The tax deed application was made on the basis of taxes for the 2012 roll year which indicate a base description of only a portion of these lots: "W 100.17 FT OF LOT 24 & W 100 FT OF S 1/2 OF LOT 19".

1 LOT NON HX PORTION OF THE FOLDESCR LAND: EDEN GARDENS
PB 3 PG 46 -- W 100.17 FT OF LOT 24 & W 100 FT OF S1/2 OF LOT 19-- LESS & EXCEPT THE
FOLLOWING: COMM AT NE CRN OF LOT 19 THN N 78DEG 21M W ALG N LN OF LOT 19
165.27FT TO NW'LY CRN OF LOT 19 THN S 0DEG 03M E ALG W LN OF LOT 19 DIST OF 50FT
THN S 78DEG 21M E PARL TO N'LY LN OF LOT 19 165.27FT TO E'LY LN OF LOT 19 THN N ALG
E LN OF LOT 19 DIST OF 50FT TO POB OF EDEN GARDENS & LESS & EXCEPT A PORTION OF
LOTS 19 & 24 DESC ASFOLLOWS: BEGIN AT SE CRN OF LOT 24 EDEN GARDENS THN N 0DEG
01M 20S W ALG E LN OF LOT 24 &ALG E LN OF LOT 19 OF SD EDEN GARDENS 150FT THN N

78DEG 21M W PARL TO S LN OF LOT 24 DIST65 FT THN S 0DEG 01M 20S E PARL TO E LN
DISTOF 150FT TO A PT ON S LN OF LOT 24 THN S 78DEG 21M E ALG S LN DIST OF 65FT TO
POB TITLE IN OR BK 1611 PG 1078 & OR BK 1871 PG 2434

PROPERTY ADDRESS: 10511 E JOY LN LOT 1, INVERNESS

OWNER OF RECORD ON CURRENT TAX ROLL:

MATTHEW C PENCKOFER EST
10511 E JOY LN
INVERNESS, FL 34450 (Matches Property Appraiser records.)

APPARENT TITLE HOLDER & ADDRESS OF RECORD:

ESTATE OF MATTHEW C PENCKOFER, DECEASED OR: 1871, Page: 2434
10511 E JOY LANE
INVERNESS, FL 34450 (Per Deed)

(Property Appraiser indicates Matthew C Penckofer is deceased. A Death Certificate found but no probate action found of record in Citrus County.)

MORTGAGE HOLDER OF RECORD:

U.S. BANK NATIONAL ASSOCIATION, AS OR: 2439, Page: 1418
SUCCESSOR-IN-INTEREST TO BANK OF AMERICA,
N.A. AS TRUSTEE, AS SUCCESSOR BY MERGER TO
LASALLE BANK NATIONAL ASSOCIATION, AS
INDENTURE TRUSTEE FOR THE HOLDERS OF THE
ACCREDITED MORTGAGE LOAN TRUST 2005-3 ASSET
BACKED NOTES
C/O SELECT PORTFOLIO SERVICING
3815 SOUTH WEST TEMPLE
SALT LAKE CITY, UT 84115 (Per Assignment of Mortgage)

LIENHOLDERS AND OTHER INTERESTED PARTIES OF RECORD:

CITRUS COUNTY CODE COMPLIANCE OR: 2582, Page: 2107
DEPARTMENT OF PLANNING AND DEVELOPMENT OR: 2599, Page: 434
3600 W SOVEREIGN PATH SUITE 147 OR: 2615, Page: 951
LECANTO, FL 34461 (Per Order and Fines)

MARK C PENCKOFER OR: 2457, Page: 1900
444 UVEDALE COURT
RIVERSIDE, IL 60546 (Per Death Certificate. Informant, brother and possible heir.)

PROPERTY INFORMATION REPORT – CONTINUED

PARCEL IDENTIFICATION NUMBER: 20E19S120200 0241 CHANGED TO 20E19S120200 0240

CURRENT ASSESSED VALUE: \$47,236

HOMESTEAD EXEMPTION: No

MOBILE HOME ON PROPERTY: No

OUTSTANDING CERTIFICATES: N/A

OPEN BANKRUPTCY FILINGS FOUND? No

OTHER INSTRUMENTS ASSOCIATED WITH PROPERTY BUT NO NOTICE REQUIRED:

Warranty Deed	OR: 1056, Page: 934
Re-recorded Warranty Deed (Corrects Deed in 1056-934.)	OR: 1059, Page: 1784
Warranty Deed	OR: 1400, Page: 762
Warranty Deed	OR: 1611, Page: 1078
Mortgage	OR: 1871, Page: 2436

This is a Property Information Report that has been prepared in accordance with the requirements of Sections 197.502(4) and (5), Florida Statutes, and which satisfies the minimum standards set forth in the Florida Administrative Code, Chapter 12D-13.016. This report is not title insurance. It 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 in this property information report is limited to the amount paid for this property information report, and is further limited to the person(s) expressly identified by name in the property information report as the recipient(s) of the property information report.

Wendy Carter

Title Examiner

This Warranty Deed

Made this 15 day of October A.D. 19 94
by **ELSIE M. FANTON, AN UNREMARIED WIDOW**

BK 1056PG0934

hereinafter called the grantor, to
RONALD J. LUPU

whose post office address is: **10511 EAST JOY LANE
INVERNESS, FL 34450**

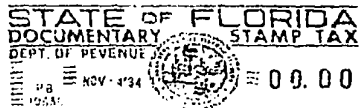
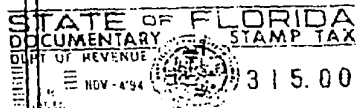
hereinafter called the grantee:

(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 Easements of record.



Parcel Identification Number: 12 19S 20E 0200 0240 000X

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, 19 94

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:

Name: Nancy Hacky
Witness One

Name & Address: Elsie M. Fanton LS
10511 East Joy Lane
Inverness, Fl 34450

Name: Kay L. Roddenberry
Witness Two

Name & Address: _____ LS

Name: _____
Witness Name Printed

Name & Address: _____ LS

State of **FLORIDA**
County of **CITRUS**

The foregoing instrument was acknowledged before me this 15 day of October, 19 94
by **ELSIE M. FANTON, AN UNREMARIED WIDOW**

who is personally known to me or who has produced Drivers License as identification.

PREPARED BY: KAY L. RODDENBERRY
RECORD & RETURN TO:
Crystal River Title Company, Inc.
112 North Pine Avenue
Inverness, Florida 34450
File No: 194-48052

Print Name: Kay L. Roddenberry
Notary Public
My Commission Expires: _____



KAY L. RODDENBERRY
MY COMMISSION # 00187415 EXPIRES
JANUARY 31, 1996
BONDED THRU TROY FARM INSURANCE, INC.

RD-1
5/93

BK1056PG0935

Schedule A

PART OF LOTS 19 AND 24, EDEN GARDENS, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 3, PAGE 46, PUBLIC RECORDS OF CITRUS COUNTY, FLORIDA, FURTHER DESCRIBED AS FOLLOWS:

LOTS 19 AND 24, LESS AND EXCEPT THE FOLLOWING:

COMMENCE AT THE NE CORNER OF SAID LOT 19, THENCE N 78°21' W ALONG THE NORTH LINE OF SAID LOT 19, A DISTANCE OF 165.27 FEET TO THE NORTHWESTERLY CORNER OF SAID LOT 19, THENCE S 0°03' E ALONG THE WEST LINE OF SAID LOT 19, A DISTANCE OF 50 FEET, THENCE S 78°21' E PARALLEL TO SAID NORTHERLY LINE OF LOT 19, 165.27 FEET TO THE EASTERLY LINE OF LOT 19, THENCE NORTH ALONG THE EAST LINE OF SAID LOT 19, A DISTANCE OF 50 FEET TO THE POINT OF BEGINNING OF EDEN GARDENS, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 3, PAGE 46, PUBLIC RECORDS OF CITRUS COUNTY, FLORIDA; AND LESS AND EXCEPT A PORTION OF LOTS 19 AND 24, EDEN GARDENS, RECORDED IN PLAT BOOK 3, PAGE 46, PUBLIC RECORDS OF CITRUS COUNTY, FLORIDA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGIN AT THE SE CORNER OF LOT 24, EDEN GARDENS, THENCE N 0°01'20" W ALONG THE EAST LINE OF SAID LOT 24 AND ALONG THE EAST LINE OF LOT 19 OF SAID EDEN GARDENS A DISTANCE OF 150 FEET, THENCE N 78°21' WEST, PARALLEL TO THE SOUTH LINE OF SAID LOT 24, A DISTANCE OF 65 FEET, THENCE S 0°01'20" EAST, PARALLEL TO SAID EAST LINE A DISTANCE OF 150 FEET TO A POINT ON THE SOUTH LINE OF SAID LOT 24, THENCE S 78°21' EAST ALONG SAID SOUTH LINE A DISTANCE OF 65 FEET TO THE POINT OF BEGINNING.

VERIFIED BY:

WSC D.C.

94 NOV 4 AM 10 55

FILED & RECORDED
CITRUS COUNTY, FLORIDA
BETTY STRIFLER, CLERK

834686

This Warranty Deed

Made this day of **October** A.D. 19 **94**
by **ELSIE M. FANTON, AN UNREMARIED WIDOW**

BK 1056PG0934

hereinafter called the grantor, to
RONALD J. LUPU

whose post office address is: **10511 EAST JOY LANE**
INVERNESS, FL 34450

hereinafter called the grantee:

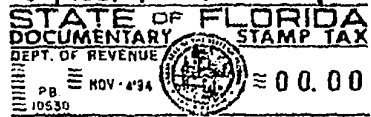
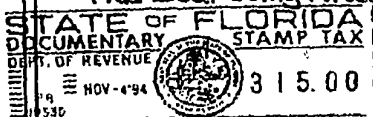
(Whenever used herein the term "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations)

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 Easements of record.

This Deed being rerecorded to reflect Flood Stamp.



Parcel Identification Number: 12 198 20E 0200 0240 000X

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, 19 94

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:

Nancy Hadley
Name: **Nancy Hadley**
Witness One

Elsie M. Fanton
Name & Address: **ELSIE M. FANTON**
10511 East Joy Lane
Inverness, FL 34450

Kay L. Roddenberry
Name: **Kay L. Roddenberry**
Witness Two

Name & Address: _____

Name: _____
Witness Name Printed

Name & Address: _____

State of **FLORIDA**
County of **CITRUS**

The foregoing instrument was acknowledged before me this day of **October** , 19 **94**
by **ELSIE M. FANTON, AN UNREMARIED WIDOW**

FLOOD HAZARD WARNING
THIS PROPERTY MAY BE SUBJECT TO FLOODING. YOU SHOULD CONTACT LOCAL BUILDING AND ZONING OFFICIALS AND OBTAIN THE LATEST INFORMATION REGARDING FLOOD ELEVATIONS AND RESTRICTIONS ON DEVELOPMENT BEFORE MAKING PLANS FOR THE USE OF THIS PROPERTY.

Drivers License as identification.

Kay L. Roddenberry
Print Name: **KAY L. RODDENBERRY**
Notary Public
My Commission Expires: _____



KAY L. RODDENBERRY
MY COMMISSION # CC 187418 EXPIRES
January 31, 1998
BONDED THRU TROY FAH INSURANCE, INC.

PREPARED BY: KAY L. RODDENBERRY
RECORD & RETURN TO:
Crystal River Title Company, Inc.
112 North Pine Avenue
Inverness, Florida 34450
File No: 194-48052

R
ND-1
5/93

BK 1056 PG 0935

Schedule A

PART OF LOTS 19 AND 24, EDEN GARDENS, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 3, PAGE 46, PUBLIC RECORDS OF CITRUS COUNTY, FLORIDA, FURTHER DESCRIBED AS FOLLOWS:

LOTS 19 AND 24, LESS AND EXCEPT THE FOLLOWING:

COMMENCE AT THE NE CORNER OF SAID LOT 19, THENCE N 78°21' W ALONG THE NORTH LINE OF SAID LOT 19, A DISTANCE OF 165.27 FEET TO THE NORTHWESTERLY CORNER OF SAID LOT 19, THENCE S 0°03' E ALONG THE WEST LINE OF SAID LOT 19, A DISTANCE OF 50 FEET, THENCE S 78°21' E PARALLEL TO SAID NORTHERLY LINE OF LOT 19, 165.27 FEET TO THE EASTERLY LINE OF LOT 19, THENCE NORTH ALONG THE EAST LINE OF SAID LOT 19, A DISTANCE OF 50 FEET TO THE POINT OF BEGINNING OF EDEN GARDENS, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 3, PAGE 46, PUBLIC RECORDS OF CITRUS COUNTY, FLORIDA; AND LESS AND EXCEPT A PORTION OF LOTS 19 AND 24, EDEN GARDENS, RECORDED IN PLAT BOOK 3, PAGE 46, PUBLIC RECORDS OF CITRUS COUNTY, FLORIDA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGIN AT THE SE CORNER OF SAID LOT 24, EDEN GARDENS, THENCE N 0°01'20" W ALONG THE EAST LINE OF SAID LOT 24 AND ALONG THE EAST LINE OF LOT 19 OF SAID EDEN GARDENS A DISTANCE OF 150 FEET, THENCE N 78°21' WEST, PARALLEL TO THE SOUTH LINE OF SAID LOT 24, A DISTANCE OF 65 FEET, THENCE S 0°01'20" EAST, PARALLEL TO SAID EAST LINE A DISTANCE OF 150 FEET TO A POINT ON THE SOUTH LINE OF SAID LOT 24, THENCE S 78°21' EAST ALONG SAID SOUTH LINE A DISTANCE OF 65 FEET TO THE POINT OF BEGINNING.

BK 1059 PG 1785

838089

FILED & RECORDED
CITRUS COUNTY, FLORIDA
BETTY STRIFLER, CLERK

94 DEC 5 PM 12 35

VERIFIED BY:

D.C.

VERIFIED BY:

94 NOV 4 PM 10 55

FILED & RECORDED
CITRUS COUNTY, FLORIDA
BETTY STRIFLER, CLERK

834686

503 LCC
384. 27-DOC

FILED & RECORDED
CITRUS COUNTY Florida
BETTY STRIFLER, CLERK

This Instrument Prepared by and Record and Return to:

Sylvain R. Robitaille
FIRST TITLE COMPANY, INC.
2060 Highway 44 West
Inverness, Florida 34453
File #: 10F05059

Documentary Tax paid \$ 384.30 1167546
Intangible Tax paid \$ 0
Betty Strifler, Clerk of the Circuit Court
Citrus County, Florida
By: [Signature] D.C. AK D.G.

Property Appraisers Parcel Identification (Folio) Numbers:
R12-19S-20E-0200-0240

Alternate Key #: 2659475
Grantees SS #:

This Instrument is prepared in connection with the issuance of a Title Insurance Policy.

SPACE ABOVE THIS LINE FOR RECORDING DATA

WARRANTY DEED

THIS WARRANTY DEED, made the 15 day of DEC, A.D. 2000 between

Ronald J. Lupu, a married man

herein called the grantor, and

Marshall F. Johnson and Patricia L. Johnson, his wife

whose post office address is: _____
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)

WITNESSETH: That the grantor, 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

Grantor(s) herein warrants that subject property is not his homestead property nor is it contiguous to his homestead. He, in fact reside at: Rte 4, Box 31A, Fayetteville, WV 25840.

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 grantees that the grantor is/are 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, 1979, subject to easements, restrictions, and/or reservations of Records.

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:

Linda L. Taylor
Witness Signature

Linda L. Taylor
Printed Signature

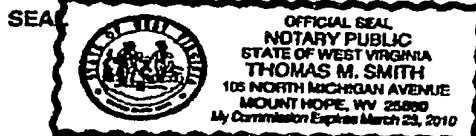
Dorothy E. Lupu
Witness Signature

Dorothy E. Lupu
Printed Signature

[Signature] L.S.
Ronald J. Lupu
Rt 4, Box 31A, Fayetteville, West Virginia 25840

STATE OF West Virginia
COUNTY OF FAYETTE

The foregoing instrument was acknowledged before me this 15TH day of DECEMBER, 2000 by Ronald J. Lupu, a married man who is/are personally known to me or has produced DRIVER LICENSE as identification and did (did not) take an oath.



[Signature]
Notary Signature
THOMAS M. SMITH
Printed Notary Signature
My Commission Expires: MARCH 23, 2010

BK140060762

2000 DEC 28 PM 3:52

3. Seller is/are not a non-resident alien (if individual) or a foreign corporation, foreign partnership, foreign trust or foreign estate (as those terms are defined in the Internal Revenue Code and Income Tax Regulations).

In connection with the sale or exchange of the Property you are required by law to provide **FIRST TITLE COMPANY, INC.** with your correct taxpayer identification number (TIN). If you do not so provide your TIN, you may be subject to civil or criminal penalties imposed by law.

4. Seller's Taxpayer Identification Number:
Ronald J. Lupu

5. For purposes of reporting this transaction to the Internal Revenue Service on Form 1099-S, the Property is Seller' (check one):

_____ Principal Residence

_____ Other Real Estate

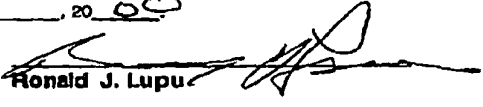
This taxpayer identification number is being provided in connection with a real estate transaction.

The undersigned understands that this Certificate may be disclosed to the Internal Revenue Service by the Buyers and that any false statement contained herein could be punished by fine, imprisonment or both.

Under penalties of perjury, I/we declares that I/we have examined this certification and to the best of my knowledge and belief it is true, correct and complete, and I/we further declare that I/we have authority to sign this document as or on behalf of the Seller, and that the number shown on this statement is Seller' correct TIN.

Seller states that this instrument is given for the express purpose of inducing **Marshall F. Johnson and Patricia L. Johnson, his wife** to purchase the Property and to cause **FIRST TITLE COMPANY, INC.** to insure title to said property. This Affidavit is made under the full understanding of the law regarding liability for any misrepresentation herein.

DATED this 15 day of Dec, 2000



Ronald J. Lupu

STATE OF West Virginia

COUNTY OF FAYETTE

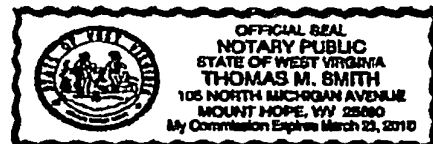
I HEREBY CERTIFY that on this day personally appeared before me, an officer duly authorized to administer oaths and take acknowledgements **Ronald J. Lupu, a married man**, to me well known to be the person described in and who executed the foregoing instrument, and he/she acknowledged before me that he/she executed the same freely and voluntarily for the purpose therein expressed.

WITNESS my hand and official seal in the County and State aforesaid this 15TH day of DECEMBER, 2000.


NOTARY PUBLIC **THOMAS M. SMITH**

SEAL

Commission Expiration: **MARCH 23, 2010**



BR1400P60763

2000 DE 28 PM 3:52

EXHIBIT "A"

Part of Lots 19 and 24, EDEN GARDENS, according to the plat thereof, recorded in Plat Book 3, Page 46, Public Records of Citrus County, Florida, further described as follows:

Lots 19 and 24, Less and except the following:

Commence at the Northeast corner of said Lot 19, thence North 78 deg. 21' West along the North line of said Lot 19, a distance of 165.27 feet to the Northwestern corner of said Lot 19, thence South 0 deg. 03' East along the West line of said Lot 19, a distance of 50 feet, thence South 78 deg. 21' East parallel to said Northerly line of Lot 19, 165.27 feet to the Easterly line of Lot 19, thence North along the East line of said Lot 19, a distance of 50 feet to the Point of Beginning of EDEN GARDENS, according to the plat thereof, as recorded in Plat Book 3, Page 46, Public Records of Citrus County, Florida; and less and except a portion of Lots 19 and 24, EDEN GARDENS, recorded in Plat Book 3, Page 46, Public Records of Citrus County, Florida, being more particularly described as follows: Begin at the Southeast corner of Lot 24, EDEN GARDENS, thence North 0 deg. 01' 20" West along the East line of said Lot 24 and along the East line of Lot 19 of said EDEN GARDENS a distance of 150 feet, thence North 78 deg. 21' West, parallel to the South line of said Lot 24, a distance of 65 feet, thence South 0 deg. 01' 20" East, parallel to said East line a distance of 150 feet to a point on the South line of said Lot 24, thence South 78 deg. 21' East along said South line a distance of 65 feet to the Point of Beginning.

BK 1400 PG 0764

2000 DE 28 PM 3:52

THIS INSTRUMENT PREPARED BY AND RETURN TO:
Lynn Czajkowski
American Title Services of Citrus County, Inc.
2230 Highway 44 West
Inverness, Florida 34453
Property Appraisers Parcel Identification (Folio) Numbers: 12-19S-20E-0200-0240



2003036039 2 PGS

OFFICIAL RECORDS
CITRUS COUNTY
BETTY STRIFLER
CLERK OF THE CIRCUIT COURT
RECORDING FEE: \$10.50
DOCUMENTARY TAX: \$399.00
2003036039 BK: 1611 PG: 1078-1079
06/17/2003 02:41 PM 2 PGS
LPATRICOFF.DC Receipt #021117

Space Above This Line For Recording Data

THIS WARRANTY DEED, made the 10th day of June, 2003 by MARSHALL F. JOHNSON and PATRICIA L. JOHNSON, his wife, herein called the grantors, to KAREN L. SICKLER, whose post office address is 10511 E. Joy Lane, Inverness, FL 34452 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 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.:

FOR LEGAL DESCRIPTION SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

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, 2002.

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

Signed, sealed and delivered in the presence of:

Witness #1 Signature [Signature]
Witness #1 Printed Name Wendy G. Emery

Witness #2 Signature _____

Witness #2 Printed Name _____

STATE OF MICHIGAN
COUNTY OF WAYNE

The foregoing instrument was acknowledged before me this 12th day of June, 2003 by MARSHALL F. JOHNSON and PATRICIA L. JOHNSON, his wife who are personally known to me or have produced Driver's License as identification.

SEAL

My commission expires: _____

Marshall F. Johnson
MARSHALL F. JOHNSON
56 E. HENRY, RIVER ROUGE, MI 48218

Patricia L. Johnson
PATRICIA L. JOHNSON
56 E. HENRY, RIVER ROUGE, MI 48218

[Signature]
Notary Public
James E. Garvey
Printed Notary Name

JAMES E. GARVEY
Notary Public, Wayne County, MI
My Commission Expires Nov. 22, 2006

Exhibit "A"

Legal Description for File No.: 03-12893

PART OF LOTS 19 AND 24, EDEN GARDENS, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 3, PAGE 46, PUBLIC RECORDS OF CITRUS COUNTY, FLORIDA, FURTHER DESCRIBED AS FOLLOWS:

LOTS 19 AND 24, LESS AND EXCEPT THE FOLLOWING:

COMMENCE AT THE NE CORNER OF SAID LOT 19, THENCE N. 78 DEG. 21' W. ALONG THE NORTH LINE OF SAID LOT 19, A DISTANCE OF 165.27 FEET TO THE NORTHWESTERLY CORNER OF SAID LOT 19, THENCE S. 0 DEG. 03' E. ALONG THE WEST LINE OF SAID LOT 19, A DISTANCE OF 50 FEET, THENCE S. 78 DEG. 21' E. PARALLEL TO SAID NORTHERLY LINE OF LOT 19, 165.27 FEET TO THE EASTERLY LINE OF LOT 19, THENCE NORTH ALONG THE EAST LINE OF SAID LOT 19, A DISTANCE OF 50 FEET TO THE POINT OF BEGINNING OF EDEN GARDENS, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 3, PAGE 46, PUBLIC RECORDS OF CITRUS COUNTY, FLORIDA; AND LESS AND EXCEPT A PORTION OF LOTS 19 AND 24, EDEN GARDENS, RECORDED IN PLAT BOOK 3, PAGE 46, PUBLIC RECORDS OF CITRUS COUNTY, FLORIDA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGIN AT THE SE CORNER OF LOT 24, EDEN GARDENS, THENCE N. 0 DEG. 01' 20" W. ALONG THE EAST LINE OF SAID LOT 24 AND ALONG THE EAST LINE OF LOT 19 OF SAID EDEN GARDENS A DISTANCE OF 150 FEET, THENCE N. 78 DEG. 21' WEST, PARALLEL TO THE SOUTH LINE OF LOT 24, A DISTANCE OF 65 FEET, THENCE S. 0 DEG. 01' 20" EAST, PARALLEL TO SAID EAST LINE A DISTANCE OF 150 FEET TO A POINT ON THE SOUTH LINE OF SAID LOT 24, THENCE S. 78 DEG. 21' EAST ALONG SAID SOUTH LINE A DISTANCE OF 65 FEET TO THE POINT OF BEGINNING.

THIS INSTRUMENT PREPARED BY AND RETURN TO:
Dawn Martone
American Title Services of Citrus County, Inc.
2230 Highway 44 West
Inverness, Florida 34453
Property Appraisers Parcel I.D. No: 12-19S-20E-0200-0240



2005054884 2 PGS

OFFICIAL RECORDS
CITRUS COUNTY
BETTY STRIFLER
CLERK OF THE CIRCUIT COURT
RECORDING FEE \$18.50
DOCUMENTARY TAX \$626.50
\$ 2005054884 BK:1871 PG:2434
05/21/2005 03:46 PM 2 PGS
LITCHELL, DC Receipt #092389

Space Above This Line For Recording Data

THIS WARRANTY DEED, made the 31st day of May, 2005 by KAREN L. SICKLER, a single woman, whose post office address is, c/o 48 NE Ave., Inverness, FL 34450, herein called the grantor, to MATTHEW C. PENCKOFER, an unmarried man, whose post office address is, 10511 E. Joy Lane, Inverness, FL 34450

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)

WITNESSETH: That the grantor, 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.:

FOR LEGAL DESCRIPTION, SEE ATTACHED SCHEDULE "A"

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, 2004.

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.

Renee Rosenberger
Witness #1 Signature
Renee Rosenberger
Witness #1 Printed Name

Dawn Martone
Witness #2 Signature
DAWN MARTONE
Witness #2 Printed Name

Karen L. Sickler
KAREN L. SICKLER

STATE OF FLORIDA
COUNTY OF CITRUS

The foregoing instrument was acknowledged before me this 31st day of May, 2005 by KAREN L. SICKLER, a single woman who is personally known to me or has produced Driver's License as identification.

SEAL



Dawn Martone
Commission # DD329288
Expires September 11, 2007
Sanford Title Plan - Insurance, Inc. 800-365-7019

[Signature]
Notary Public

My commission expires:

Printed Notary Name

Exhibit "A"

Legal Description for File No.: 05-17334

PART OF LOTS 19 AND 24, EDEN GARDENS, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 3, PAGE 46, PUBLIC RECORDS OF CITRUS COUNTY, FLORIDA, FURTHER DESCRIBED AS FOLLOWS:

LOTS 19 AND 24, LESS AND EXCEPT THE FOLLOWING:

COMMENCE AT THE NE CORNER OF SAID LOT 19, THENCE N. 78 DEG. 21' W. ALONG THE NORTH LINE OF SAID LOT 19, A DISTANCE OF 165.27 FEET TO THE NORTHWESTERLY CORNER OF SAID LOT 19, THENCE S. 0 DEG. 03' E. ALONG THE WEST LINE OF SAID LOT 19, A DISTANCE OF 50 FEET, THENCE S. 78 DEG. 21' E. PARALLEL TO SAID NORTHERLY LINE OF LOT 19, 165.27 FEET TO THE EASTERLY LINE OF LOT 19, THENCE NORTH ALONG THE EAST LINE OF SAID LOT 19, A DISTANCE OF 50 FEET TO THE POINT OF BEGINNING OF EDEN GARDENS, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 3, PAGE 46, PUBLIC RECORDS OF CITRUS COUNTY, FLORIDA; AND LESS AND EXCEPT A PORTION OF LOTS 19 AND 24, EDEN GARDENS, RECORDED IN PLAT BOOK 3, PAGE 46, PUBLIC RECORDS OF CITRUS COUNTY, FLORIDA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGIN AT THE SE CORNER OF LOT 24, EDEN GARDENS, THENCE N. 0 DEG. 01' 20" W. ALONG THE EAST LINE OF SAID LOT 24 AND ALONG THE EAST LINE OF LOT 19 OF SAID EDEN GARDENS A DISTANCE OF 150 FEET, THENCE N. 78 DEG. 21' WEST, PARALLEL TO THE SOUTH LINE OF LOT 24, A DISTANCE OF 65 FEET, THENCE S. 0 DEG. 01' 20" EAST, PARALLEL TO SAID EAST LINE A DISTANCE OF 150 FEET TO A POINT ON THE SOUTH LINE OF SAID LOT 24, THENCE S. 78 DEG. 21' EAST ALONG SAID SOUTH LINE A DISTANCE OF 65 FEET TO THE POINT OF BEGINNING.

AMERICAN TITLE SERVICES, INC.

2230 Hwy 44 West
Inverness, FL 34453

Return To:

File No.

05-17334

Accredited Home Lenders, Inc.
Attn: Post Closing Dept.
16550 West Bernardo Dr. Bldg 1
San Diego, CA 92127-1870



2005054885 17 PGS

This document was prepared by:
Accredited Home Lenders, Inc.
A California Corporation
15090 Avenue of Science
San Diego, CA 92128

L. Kempf

OFFICIAL RECORDS
CITRUS COUNTY
BETTY STRIFLER
CLERK OF THE CIRCUIT COURT
RECORDING FEE \$146 00
MORTGAGE TAX \$282 10
INTANGIBLE TAX \$161 10
2005054885 BK:1871 PG:2436
06/21/2005 03:40 PM 17 PGS
LMITCHELL, DC Receipt #032389

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MORTGAGE

MIN100176105051861311

DEFINITIONS

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

(A) "Security Instrument" means this document, which is dated May 31, 2005 together with all Riders to this document.

(B) "Borrower" is MATTHEW C. PENCKOFER, AN UNMARRIED MAN

Borrower is the mortgagor under this Security Instrument.

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

(D) "Lender" is Accredited Home Lenders, Inc.
A California Corporation

100176105051861

0505186131

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

Form 3010 1/01

VMP -6A(FL) (005) 02

Page 1 of 16

Units

mi

VMP MORTGAGE FORMS - REC-521-7251

Lender is a Corporation
organized and existing under the laws of the State of California
Lender's address is 15090 Avenue of Science
San Diego, CA 92128

(E) "Note" means the promissory note signed by Borrower and dated May 31, 2005

The Note states that Borrower owes Lender eighty thousand five hundred fifty and 00/100 Dollars

(U.S. \$80,550.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than June 1, 2035

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

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

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

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

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

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

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

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

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

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

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

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

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

TRANSFER OF RIGHTS IN THE PROPERTY

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

of CITRUS [Name of Recording Jurisdiction]

See Legal Description Addendum Page Attached

Parcel ID Number: 12-19S-20E-0200-0240

10511 EAST JOY LAKE

INVERNESS

("Property Address"):

which currently has the address of

[Street]

[City], Florida 34450

[Zip Code]

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

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

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

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

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

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

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

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

100176105051861

0505186131

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Form 3010 1/01

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

Dawn Martone
DAWN MARTONE

Matthew C Penckofer (Seal)
MATTHEW C PENCKOFER Borrower

Rene Rosenbeiger
RENE ROSENBEIGER

912 HATTEN LANE
INVERNESS, FL 34450 (Address)

(Seal)
Borrower

(Address)

(Seal)
Borrower

(Seal)
Borrower

(Address)

(Address)

(Seal)
Borrower

(Seal)
Borrower

(Address)

(Address)

(Seal)
Borrower

(Seal)
Borrower

(Address)

(Address)

100176105051861

0505186131

STATE OF FLORIDA,

The foregoing instrument was acknowledged before me this
MATTHEW C PENCKOFER

Citrus County ss:
5-31-05

by

who is personally known to me or who has produced

DR Lic

as identification

Dawn Martone



Dawn Martone
Commission # DD329288
Expires September 11, 2007
Florida Title Insurance Inc. 800-365-7019

Notary Public

100176105051861

ml

0505186131

Exhibit "A"

Legal Description for File No.: 05-17334

PART OF LOTS 19 AND 24, EDEN GARDENS, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 3, PAGE 46, PUBLIC RECORDS OF CITRUS COUNTY, FLORIDA, FURTHER DESCRIBED AS FOLLOWS:

LOTS 19 AND 24, LESS AND EXCEPT THE FOLLOWING:

COMMENCE AT THE NE CORNER OF SAID LOT 19, THENCE N. 78 DEG. 21' W. ALONG THE NORTH LINE OF SAID LOT 19, A DISTANCE OF 165.27 FEET TO THE NORTHWESTERLY CORNER OF SAID LOT 19, THENCE S. 0 DEG. 03' E. ALONG THE WEST LINE OF SAID LOT 19, A DISTANCE OF 50 FEET, THENCE S. 78 DEG. 21' E. PARALLEL TO SAID NORTHERLY LINE OF LOT 19, 165.27 FEET TO THE EASTERLY LINE OF LOT 19, THENCE NORTH ALONG THE EAST LINE OF SAID LOT 19, A DISTANCE OF 50 FEET TO THE POINT OF BEGINNING OF EDEN GARDENS, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 3, PAGE 46, PUBLIC RECORDS OF CITRUS COUNTY, FLORIDA; AND LESS AND EXCEPT A PORTION OF LOTS 19 AND 24, EDEN GARDENS, RECORDED IN PLAT BOOK 3, PAGE 46, PUBLIC RECORDS OF CITRUS COUNTY, FLORIDA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGIN AT THE SE CORNER OF LOT 24, EDEN GARDENS, THENCE N. 0 DEG. 01' 20" W. ALONG THE EAST LINE OF SAID LOT 24 AND ALONG THE EAST LINE OF LOT 19 OF SAID EDEN GARDENS A DISTANCE OF 150 FEET, THENCE N. 78 DEG. 21' WEST, PARALLEL TO THE SOUTH LINE OF LOT 24, A DISTANCE OF 65 FEET, THENCE S. 0 DEG. 01' 20" EAST, PARALLEL TO SAID EAST LINE A DISTANCE OF 150 FEET TO A POINT ON THE SOUTH LINE OF SAID LOT 24, THENCE S. 78 DEG. 21' EAST ALONG SAID SOUTH LINE A DISTANCE OF 65 FEET TO THE POINT OF BEGINNING.

Recording Requested By:
RICHMOND MONROE GROUP

When Recorded Return To:

Morris Hardwick & Schneider
9409 Philadelphia RD
Baltimore, MD 21237

FL-3145-11



2011038292 2 PGS

OFFICIAL RECORDS
CITRUS COUNTY
BETTY STRIFLER
CLERK OF THE CIRCUIT COURT
RECORDING FEE: \$21.50
2011038292 BK:2439 PG:1418
09/19/2011 12:06 PM 2 PGS
JCARROLL,DC Receipt #033271

CORPORATE ASSIGNMENT OF MORTGAGE

Citrus, Florida REFERENCE #: 322614166 "PENCKOFER"
INVESTOR #: U17
MERS #: 100176105051861311 VRU #: 1-888-679-6377

Assignor: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS") AS NOMINEE FOR ACCREDITED HOME LENDERS, INC., A CALIFORNIA CORPORATION ITS SUCCESSORS AND ASSIGNS at C/O SELECT PORTFOLIO SERVICING, INC./3815 SOUTH WEST TEMPLE, SALT LAKE CITY, UT 84115.
Assignee: U.S. BANK NATIONAL ASSOCIATION, AS SUCCESSOR-IN-INTEREST TO BANK OF AMERICA, N.A., AS TRUSTEE, AS SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE FOR THE HOLDERS OF THE ACCREDITED MORTGAGE LOAN TRUST#2005-3 ASSET BACKED NOTES at C/O SELECT PORTFOLIO SERVICING 3815 SOUTH WEST TEMPLE, SALT LAKE CITY, UT 84115.
Executed By: MATTHEW C. PENCKOFER, AN UNMARRIED MAN To: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR ACCREDITED HOME LENDERS, INC. A CALIFORNIA CORPORATION.
Date of Mortgage: 05/31/2005 Recorded: 06/21/2005 as Instrument No.: 2005054885 in Citrus County, State of Florida.

Property Address: 10511 EAST JOY LANE, INVERNESS, FL 34450

KNOW ALL MEN BY THESE PRESENTS that in consideration of the sum of TEN and NO/100ths DOLLARS and other good and valuable consideration, paid to the above named Assignor, the receipt and sufficiency of which is hereby acknowledged, the said Assignor hereby assigns unto the above-named Assignee, the said Mortgage together with other evidence of indebtedness, said Mortgage having an original principal sum of \$80,550.00 with interest, secured thereby, together with all moneys now owing or that may hereafter become due or owing in respect thereof, and the full benefit of all the powers and of all the covenants and provisos therein contained, and the said Assignor hereby grants and conveys unto the said Assignee, the Assignor's beneficial interest under the Mortgage.

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS")

On SEP 11 2011

By: _____
Greg Ott, Vice President

WITNESS

Ana Novakovich

WITNESS

Betsy Parker



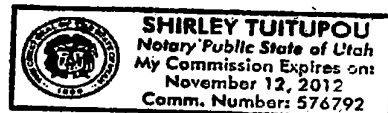
STATE OF Utah
COUNTY OF Salt Lake

On SEP 11 2011

before me, SHIRLEY TUITUPOU, a Notary Public in and for Salt Lake in the State of Utah, personally appeared Greg Ott, Vice President, signing on behalf of Mortgage Electronic Registration Systems, Inc., ("MERS"), 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, and that by his/her/their signature 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,

Shirley Tuitupou
SHIRLEY TUITUPOU
Notary Expires: 11/12/2012 #576792



(This area for notarial seal)

Prepared By: BILL KOCH, SELECT PORTFOLIO SERVICING, INC. 3815 SOUTH WEST TEMPLE, SALT LAKE CITY, UT
84115 801-313-2242



2013047018 4 PGS

OFFICIAL RECORDS
CITRUS COUNTY
ANGELA VICK
CLERK OF THE CIRCUIT COURT
RECORDING FEE: \$27.00
2013047018 BK:2582 PG:2107
10/03/2013 02:37 PM 4 PGS
JCARROLL,DC Receipt #041851

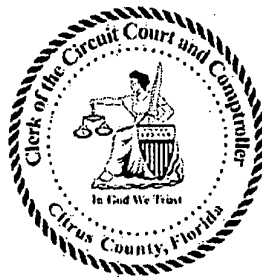
Angela Vick
Clerk of the Circuit Court and Comptroller
Citrus County Florida

Document Leader Page

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

This certificate has been added to your document in compliance with

Florida Statute 695.26(1)(e).



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

Please do not remove.

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

COUNTY OF CITRUS,
a political subdivision of the state of Florida,

Petitioner,

Vs.

MATTHEW C. PENCKOFER EST
10511 E. Joy Ln.
Inverness, FL 34452
Respondent

Case No. 143337

**FINDINGS OF FACT,
CONCLUSIONS OF LAW AND ORDER**

THIS CAUSE came on for public hearing before Citrus County Code Compliance Special Master Michele L. Lieberman on September 18, 2013, after due notice and the Special Master having heard testimony from the Code Officer and other witnesses under oath and received evidence, thereupon issues her **Findings of Fact, Conclusions of Law and Order**, as follows:

I. FINDINGS OF FACT:

The real property which is the subject of this case ("Property") is located at 10511 E. Joy Ln.; Inverness, Citrus County, a political subdivision of the state of Florida. The Property is described as ALT KEY: 3442014, EDEN GARDENS PB 3 PG 46 W 100.17 FT OF LOT 24 --&-- W 100 FT OF S1/2 OF LOT 19 - LESS & EXCEPT THE FOLLOWING: COMM AT NE CRN OF LOT 19 THN N 78DEG 21M W ALG N LN OF LOT 19 165.27FT TO NW'LY CRN OF LOT 19 THN S 0DEG 03M E ALG W LN OF LOT 19 DIST OF 50FT THN S 78DEG 21M E PARL TO N'LY LN OF LOT 19 165.27FT TO E'LY LN OF LOT 19 THN N ALG E LN OF LOT 19 DIST OF 50FT TO POB OF EDEN GARDENS & LESS & EXCEPT A PORTION OF LOTS 19 & 24 DESC AS FOLLOWS: BEGIN AT SE CRN OF LOT 24 EDEN GARDENS THN N 0DEG 01M 20S W ALG E LN OF LOT 24 & ALG E LN OF LOT 19 OF SD EDEN GARDENS 150FT THN N 78DEG 21M W PARL TO S LN OF LOT 24 DIST 65 FT THN S 0DEG 01M 20S E PARL TO E LN DIST OF 150FT TO A PT ON S LN OF LOT 24 THN S 78DEG 21M E ALG S LN DIST OF 65FT TO POB -- LESS 1 LOT NON HX BLDG (SEE AK 3442026) TITLE IN OR BK 1611 PG 1078 & OR BK 1871 PG 2434; Parcel ID: 20E19S120200 0240

After an investigation by Code Officer Stephanie Stevens, a notice of violation was issued to the Respondent alleging a violation of Citrus County Code of Ordinances, Article VI Section 20-61, "It shall be unlawful for anyone owning, leasing, occupying or having control of any property subject to the provisions of this article to maintain weeds, grass and undergrowth in excess of 18" in height, or an accumulation of vegetative matter."

The Respondent was not present despite being notified via posting the property and the Lecanto Government Building.

Code Officer Stephanie Stevens testified that her initial inspection was conducted on June 26, 2013 at which time the violation was confirmed. The property appears vacant and there has been no contact with the property owner. Upon her final inspection on September 17, 2013, the property remains in violation.

II. CONCLUSIONS OF LAW:

Respondent is in violation of Citrus County Code of Ordinances, Article VI Section 20-61, "It shall be unlawful for anyone owning, leasing, occupying or having control of any property subject to the provisions of this article to maintain weeds, grass and undergrowth in excess of 18" in height, or an accumulation of vegetative matter."

Citrus County v. Penckofer EST
Case No. 143337

The Respondent can abate the violation by maintaining weeds/grass and undergrowth to a height of less than 18" and remove accumulation of vegetative matter.

III. ORDER:

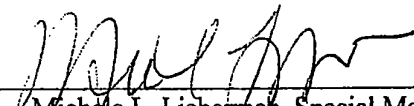
Based upon the foregoing **FINDINGS OF FACT AND CONCLUSIONS OF LAW**, it is hereby **ORDERED THAT:**

The Respondent is granted 30 days from the date of this order to abate the violation. If the violation is not brought into compliance as ordered, a penalty of \$200.00 per day will be imposed thereafter. This fine will be recorded and will constitute a lien on real or personal property of Matthew C. Penckofer EST. The County Attorney's Office may seek foreclosure or money judgment on any unpaid lien of record three months from the date of first recording. Respondent shall be responsible to pay all costs required by County ordinance or regulation. Pursuant to Section 162.09(1), Florida Statutes, a hearing shall not be necessary prior to imposing such fine.

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

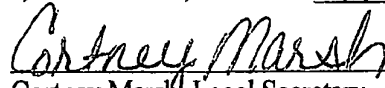
The Respondent has the right to appeal this order within thirty (30) days of the date of the recording of this order in the public records of Citrus County, a political subdivision of the state of Florida, pursuant to Citrus County Ordinance 19-56 and Florida Statutes section 162.11.

DONE AND ORDERED this the 2 day of October, 2013, at Lecanto, Florida.

BY: 

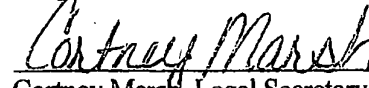
Michele L. Lieberman, Special Master

I HEREBY CERTIFY that a true and correct copy of the foregoing **FINDINGS OF FACT, CONCLUSIONS OF LAW AND ORDER** has been furnished via U.S. Certified Mail to Matthew C. Penckofer EST; 10511 E. Joy Ln.; Inverness, FL 34452, this the 2 day of October, 2013.



Cortney Marsh, Legal Secretary
Citrus County Code Compliance
Department of Planning and Development
3600 W. Sovereign Path Suite 147
Lecanto, Florida 34461

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



Cortney Marsh, Legal Secretary
Citrus County Code Compliance
Department of Planning and Development
3600 W. Sovereign Path Suite 147
Lecanto, Florida 34461

FOR RECORDING ONLY

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

Cortney Marsh
Cortney Marsh

Recording Secretary
Citrus County Code Compliance Special Master
3600 W. Sovereign Path Suite 147
Lecanto, Florida 34461

STATE OF FLORIDA)
COUNTY OF CITRUS)

The foregoing instrument was acknowledged before me this 2nd day of October, 2013, by Cortney Marsh, Recording Secretary, Citrus County Code Compliance Special Master Hearing, who is personally known to me.



S. Kimberly Corbin
NOTARY PUBLIC STATE OF FLORIDA
Printed Name: S. Kimberly Corbin
Commission No.: EE 043691
Expiration Date: 1/20/2015

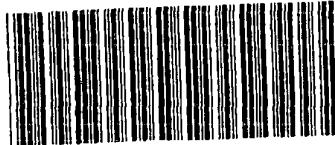
**CODE COMPLIANCE SPECIAL MASTER OF CITRUS COUNTY,
A POLITICAL SUBDIVISION OF THE STATE OF FLORIDA**

COUNTY OF CITRUS,
a political subdivision of the state of Florida
Petitioner,

Vs.

Matthew C. Penckofer EST
10511 E. Joy Ln.
Inverness, FL 34452

Respondent /



2014001029 3 PGS

Case No.: 143337

FIRST ORDER IMPOSING FINE

THIS CAUSE came on for a public hearing before the Code Compliance Special Master of Citrus County, a political subdivision of the state of Florida, on **September 18, 2013**, after due notice to Matthew C. Penckofer EST, the Special Master received evidence, and thereupon issued an oral Order which was reduced to writing and furnished to Matthew C. Penckofer EST.

Said **ORDER** required Matthew C. Penckofer EST to take certain corrective action by a time certain, as more specifically set forth in that **ORDER**.

An Affidavit of Non-Compliance, bearing the date of December 5, 2013, has been filed with the Special Master by the Code Officer, which Affidavit certifies under oath that the required corrective action has not been taken as ordered.

Accordingly, it has been brought to the Special Master's attention that compliance with the Special Master's Order dated October 2, 2013, was not made by Matthew C. Penckofer EST, it is hereby

ORDERED that Matthew C. Penckofer EST pay to the County of Citrus, a political subdivision of the state of Florida, a fine of \$6,800.00 for 34 days, November 2, 2013 through December 5, 2013, inclusive at \$200.00 per day for Respondent's violation and failure to correct same plus administrative costs for a grand total of **\$7,293.71**. This is a violation that has continued to exist on property more fully described Alt Key 3442014; EDEN GARDENS PB 3 PG 46 W 100.17 FT OF LOT 24 --&-- W 100 FT OF S1/2 OF LOT 19 - LESS & EXCEPT THE FOLLOWING: COMM AT NE CRN OF LOT 19 THN N 78DEG 21M W ALG N LN OF LOT 19 165.27FT TO NW'LY CRN OF LOT 19 THN S 0DEG 03M E ALG W LN OF LOT 19 DIST OF 50FT THN S 78DEG 21M E PARL TO N'LY LN OF LOT 19 165.27FT TO E'LY LN OF LOT 19 THN N ALG E LN OF LOT 19 DIST OF 50FT TO POB OF EDEN GARDENS & LESS & EXCEPT A PORTION OF LOTS 19 & 24 DESC AS FOLLOWS: BEGIN AT SE CRN OF LOT 24 EDEN GARDENS THN N 0DEG 01M 20S W ALG E LN OF LOT 24 & ALG E LN OF LOT 19 OF SD EDEN GARDENS 150FT THN N 78DEG 21M W PARL TO S LN OF LOT 24 DIST 65 FT THN S 0DEG 01M 20S E PARL TO E LN DIST OF 150FT TO A PT ON S LN OF LOT 24 THN S 78DEG 21M E ALG S LN DIST OF 65FT TO POB -- LESS 1 LOT NON HX BLDG (SEE AK 3442026) TITLE IN OR BK 1611 PG 1078 & OR BK 1871 PG 2434 in public records of Citrus County, a political subdivision of the state of Florida. This fine will be recorded and shall constitute a lien upon any real or personal property owned by Matthew C. Penckofer EST, pursuant to Section 162.09, Florida Statutes.

The Respondent may request a hearing to challenge the fine within twenty (20) days from the date of this order. This order will be recorded after twenty (20) days from the date of this order and constitute a lien, unless the Respondent files a timely request for a hearing. The hearing would be limited to a consideration of only those new findings necessary to impose an appropriate fine.

DONE AND ORDERED this the 19 day of December 2013 at Lecanto, Citrus County, a political subdivision of the state of Florida.

OFFICIAL RECORDS
CITRUS COUNTY
ANGELA VICK
CLERK OF THE CIRCUIT COURT
RECORDING FEE: \$27.00
2014001029 BK:2599 PG:434
01/09/2014 03:44 PM 3 PGS
BTENNEY, DC Receipt #000929

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

BY:

Michele L. Lieberman, Special Master

I HEREBY CERTIFY that a true and correct copy of the above foregoing FIRST ORDER IMPOSING FINE has been furnished via US Certified Mail to: Matthew C. Penckofer EST; 10511 E. Joy Ln.; Inverness, FL 34452 this the 19 day of December, 2013.

Cortney Marsh

Cortney Marsh, Legal Secretary
Citrus County Code Compliance
Department of Planning and Development
3600 W. Sovereign Path Suite 147
Lecanto, Florida 34461

County of Citrus
State of Florida

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

WITNESS my hand and official seal this 19th day of December, 2013.



S. Kimberly Corbin

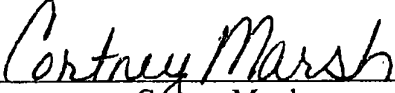
Notary Public - Printed Name

S. Kimberly Corbin

Notary Public - Signature

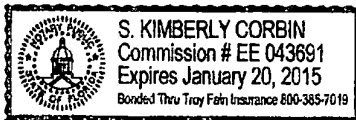
FOR RECORDING ONLY

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


Cortney Marsh
Recording Secretary
Citrus County Code Compliance Special Master
Suite 147
3600 W. Sovereign Path
Lecanto, Florida 34461

STATE OF FLORIDA)
COUNTY OF CITRUS)

The foregoing instrument was acknowledged before me this 19th day of December, 2013, by Cortney Marsh, Recording Secretary, Citrus County Code Compliance Special Master Hearing, who is personally known to me.




NOTARY PUBLIC, STATE OF FLORIDA
Printed Name: S. Kimberly Corbin
Commission No.: EE 043691
Expiration Date: 1/20/2015

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

COUNTY OF CITRUS,
a political subdivision of the state of Florida

Petitioner,

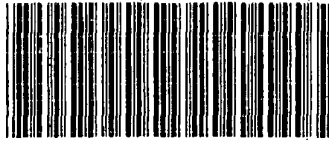
Vs.

Matthew C. Penckofer EST

10511 E. Joy Ln.

Inverness, FL 34452

Respondent /



2014015565 3 PGS

Case No.: 143337

SECOND ORDER IMPOSING FINE

THIS CAUSE came on for a public hearing before the Code Compliance Special Master of Citrus County, a political subdivision of the state of Florida, on **September 18, 2013**, after due notice to Matthew C. Penckofer EST, the Special Master received evidence, and thereupon issued an oral Order which was reduced to writing and furnished to Matthew C. Penckofer EST.

Said **ORDER** required Matthew C. Penckofer EST to take certain corrective action by a time certain, as more specifically set forth in that **ORDER**.

An Affidavit of Non-Compliance, bearing the date of March 10, 2014, has been filed with the Special Master by the Code Officer, which Affidavit certifies under oath that the required corrective action has not been taken as ordered.

Accordingly, it has been brought to the Special Master's attention that compliance with the Special Master's Order dated October 2, 2013, was not made by Matthew C. Penckofer EST, it is hereby

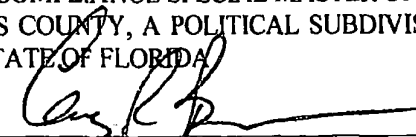
ORDERED that Matthew C. Penckofer EST pay to the County of Citrus, a political subdivision of the state of Florida, a fine of \$19,000.00 for 95 days, December 6, 2013 through March 10, 2014, inclusive at \$200.00 per day for Respondent's violation and failure to correct same plus administrative costs for a grand total of **\$19,168.96**. This is a violation that has continued to exist on property more fully described Alt Key 3442014; EDEN GARDENS PB 3 PG 46 W 100.17 FT OF LOT 24 --&-- W 100 FT OF S1/2 OF LOT 19 - LESS & EXCEPT THE FOLLOWING: COMM AT NE CRN OF LOT 19 THN N 78DEG 21M W ALG N LN OF LOT 19 165.27FT TO NWLY CRN OF LOT 19 THN S 0DEG 03M E ALG W LN OF LOT 19 DIST OF 50FT THN S 78DEG 21M E PARL TO NLY LN OF LOT 19 165.27FT TO ELY LN OF LOT 19 THN N ALG E LN OF LOT 19 DIST OF 50FT TO POB OF EDEN GARDENS & LESS & EXCEPT A PORTION OF LOTS 19 & 24 DESC AS FOLLOWS: BEGIN AT SE CRN OF LOT 24 EDEN GARDENS THN N 0DEG 01M 20S W ALG E LN OF LOT 24 & ALG E LN OF LOT 19 OF SD EDEN GARDENS 150FT THN N 78DEG 21M W PARL TO S LN OF LOT 24 DIST 65 FT THN S 0DEG 01M 20S E PARL TO E LN DIST OF 150FT TO A PT ON S LN OF LOT 24 THN S 78DEG 21M E ALG S LN DIST OF 65FT TO POB -- LESS 1 LOT NON HX BLDG (SEE AK 3442026) TITLE IN OR BK 1611 PG 1078 & OR BK 1871 PG 2434 in public records of Citrus County, a political subdivision of the state of Florida. This fine will be recorded and shall constitute a lien upon any real or personal property owned by Matthew C. Penckofer EST, pursuant to Section 162.09, Florida Statutes.

The Respondent may request a hearing to challenge the fine within twenty (20) days from the date of this order. This order will be recorded after twenty (20) days from the date of this order and constitute a lien, unless the Respondent files a timely request for a hearing. The hearing would be limited to a consideration of only those new findings necessary to impose an appropriate fine.

DONE AND ORDERED this the 19 day of MARCH 2014 at Lecanto, Citrus County, a political subdivision of the state of Florida.

OFFICIAL RECORDS
CITRUS COUNTY
ANGELA VICK
CLERK OF THE CIRCUIT COURT
RECORDING FEE: \$27.00
2014015565 BK:2615 PG:951
04/09/2014 03:17 PM 3 PGS
BTENNEY, DC Receipt #014111

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

BY: 

Gregg R. Brennan, Special Master

I HEREBY CERTIFY that a true and correct copy of the above foregoing SECOND ORDER IMPOSING FINE has been furnished via US Certified Mail to: Matthew C. Penckofer EST; 10511 E. Joy Ln.; Inverness, FL 34452 this the 20 day of March, 2014.

Cortney Marsh
Cortney Marsh, Legal Secretary
Citrus County Code Compliance
Department of Planning and Development
3600 W. Sovereign Path Suite 147
Lecanto, Florida 34461

County of Citrus
State of Florida

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

WITNESS my hand and official seal this 20th day of March, 2014.



S. Kimberly Corbin
Notary Public - Printed Name
S. Kimberly Corbin
Notary Public - Signature

FOR RECORDING ONLY

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

Cortney Marsh

Cortney Marsh
Recording Secretary
Citrus County Code Compliance Special Master
Suite 147
3600 W. Sovereign Path
Lecanto, Florida 34461

STATE OF FLORIDA)
COUNTY OF CITRUS)

The foregoing instrument was acknowledged before me this 20th day of March, 2014, by Cortney Marsh, Recording Secretary, Citrus County Code Compliance Special Master Hearing, who is personally known to me.



S. Kimberly Corbin
NOTARY PUBLIC - STATE OF FLORIDA
Printed Name: S. Kimberly Corbin
Commission No.: EE 043691
Expiration Date: 1/20/2015

TO: Tax Collector of CITRUS COUNTY

Account Number

3442026

In accordance with the Florida
Statutes, I,PREMIUM MORTGAGE INC
PO BOX 17978
TAMPA, FL 33682

New Account No:

3520638

, holder of the following tax sale certificate hereby surrender same to the Tax Collector and make tax deed application thereon:

Certificate No.	Date	Legal Description
2013/5306	06-01-2013	1 LOT NON HX PORTION OF THE FOLDESCR LAND: EDEN GARDENS PB 3 PG 46 -- W 100.17 FT OF LOT 24 & W 100 FT OF S1/2 OF LOT 19-- LESS & EXCEPT THE FOLLOWING: COMM AT NE CRN OF LOT 19 THN N 78DEG 21M W ALG N LN OF LOT 19 165.27FT TO NW'LY CRN OF LOT 19 THN S 0DEG 03M E ALG W LN OF LOT 19 DIST OF 50FT THN S 78DEG 21M E PARL TO N'LY LN OF LOT 19 165.27FT TO E'LY LN OF LOT 19 THN N ALG E LN OF LOT 19 DIST OF 50FT TO POB OF EDEN GARDENS & LESS & EXCEPT A PORTION OF LOTS 19 & 24 DESC ASFOLLOWS: BEGIN AT SE CRN OF LOT 24 EDEN GARDENS THN N 0DEG 01M 20S W ALG E LN OF LOT 24 &ALG E LN OF LOT 19 OF SD EDEN GARDENS 150FT THN N 78DEG 21M W PARL TO S LN OF LOT 24 DIST65 FT THN S 0DEG 01M 20S E PARL TO E LN DISTOF 150FT TO A PT ON S LN OF LOT 24 THN S 78DEG 21M E ALG S LN DIST OF 65FT TO POB TITLE IN OR BK 1611 PG 1078 & QR BK 1871 PG 2434

I agree to pay all delinquent taxes, redeem all outstanding tax certificates not in my possession, pay any omitted taxes, and pay current taxes, if due, covering the land, and pay any interest earned (a) on tax certificates not in my possession, (b) on omitted taxes or (c) on delinquent taxes. I also agree to 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 above- mentioned tax sale certificate on which this application is based and all other certificates of the same legal description which are in my possession.


Applicant's Signature

2-13-17
Date

Citrus County Property Appraiser, Les Cook C.F.A.

PC Code 0100 - SINGLE FAMILY
Bldg Counts Res 2 / MH 0 / Comm 0
Nbhd 4810 - EDEN GARDENS/SHERWOOD/EAST COVE AREA
Tax District 000X - WITHLACOOCHIEE RIVER BASIN
Subdivision 000658 - EDEN GARDENS
Short Legal EDEN GARDENS PB 3 PG 46 PART OF LOTS 19 AND 24 FURTHERDESCRIBED
AS FOLLOWS:LOTS 19 AND 24 - LESS & EXCEPT THE FOLLOWING:
Est. Parcel Sqft 14,719
Est. Parcel Acres .34
Map SC-TW-RG 12-19S-20E

Mailing Address

Name PENCKOFER MATTHEW C EST
Mailing Address 10511 E JOY LN
INVERNESS FL 34450

All Owners

Name	Owner Type
PENCKOFER MATTHEW C EST	O - Owner

Value History and Tax Amount

Year	Land Value	Impr Value	Just Value	Non-Sch. Assessed	Non-Sch. Exemptions	Non-Sch. Taxable	HX Savings	Tax Amount	Tax Link
2017	\$3,300	\$43,936	\$47,236	\$47,236	\$0	\$47,236	\$0	\$886.53	Link
2016	\$3,300	\$44,466	\$47,766	\$47,766	\$0	\$47,766	\$0	\$923.89	Link
2015	\$4,540	\$42,745	\$47,285	\$47,285	\$0	\$47,285	\$0	\$925.89	Link

Special Assessment

Project #	Description	Amount
0030	SOLID WASTE, RESID IMPRVD	\$50.00
0131	FIRE SERVICES ASSESSMENT	\$108.00

Permit Summary

Permit Date	Permit Number	Description	Amount	Occupancy Date
05/22/2007	200705160	20' X 21' METAL CARPORT ONLY * NOC N/A * SITE APPR	\$1,765	

Land & Agricultural

Line	Land Use	Type	Units	Frontage	Depth	Ag Flag	Classified Value	Just Value	Zoning
1	0108-RESIDENTIAL NON-WATERFRONT	F-FRONT FOOT	100.00	100.0	150			\$3,300	CLRMH

Residential

1 of 2

Bldg Number 1
Class R1 - RESIDENTIAL SINGLE FAMILY
Year Built 1953
Total FLA 1,216
Total Under Roof 1,261
Exterior Wall 28 - ALUMINUM SIDING WD FRAME
Foundation 1 - WD CONCR PIERS

HVAC	106 - FORCED AIR DUCTED
Stories	1
Floor System	02 - WOOD SUB-FLOOR
Roof Frame	01 - GABLE
Roof Cover	03 - ASPHALT SHINGLE
Fuel	1 - ELECTRIC
Bedrooms/Full Baths/Half Baths	2/1/
Addl Fixtures	
FPL: Stacks/Openings	/
RCN	79,500
RCNLD	26,704

Additions to Base Area

Building	Description	Year Built	Area
1	MAIN BULDING		1,024
1	UTLY STOR UNFINISHED	1953	45
1	FLR LIV AREA	1953	192

Miscellaneous Improvements

Building #	Line	Description	Year Built	L	W	Units	Area	Value
1	1	DECKING WOOD-[1-SF]	1980	12	15	1	180	690
1	2	CARPORT ALUM PREFAB ALUM ROOF W/O CONC SLAB-[1-SF]	2007	20	20	1	400	560
1	3	WOOD PRIVACY FENCE-[1-SF]	2012	6	100	1	600	240
1	4	UTILY BLDG FIN STEEL WITH OR W/O FLOOR-[1-SF]	1996	8	8	1	64	90
1	5	UTILY BLDG FIN STEEL WITH OR W/O FLOOR-[1-SF]	1996	8	10	1	80	120

Total Misc Value

1,700

Legal Description

Legal Description

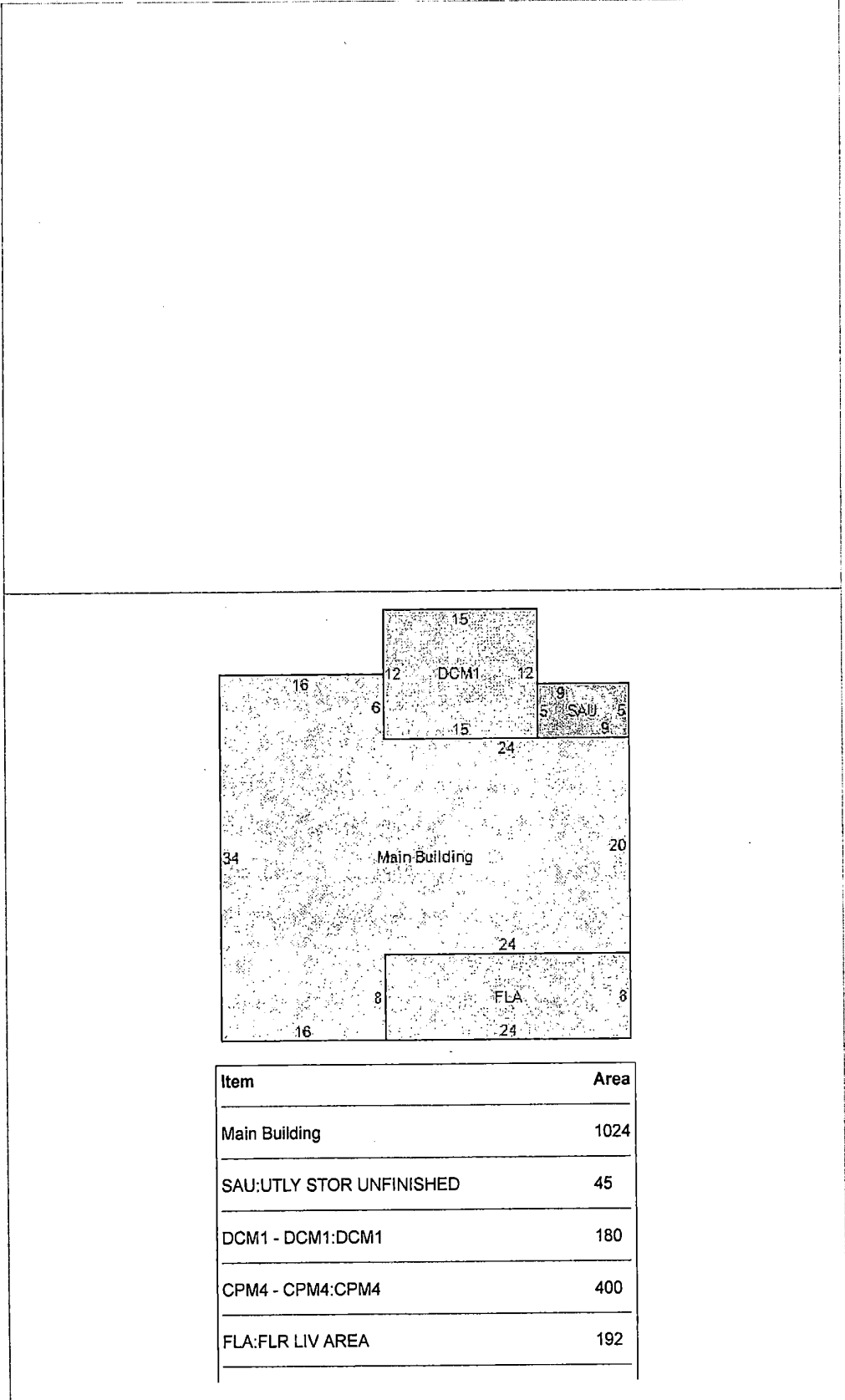
EDEN GARDENS PB 3 PG 46 PART OF LOTS 19 AND 24 FURTHER DESCRIBED AS FOLLOWS:
 LOTS 19 AND 24 - LESS & EXCEPT THE FOLLOWING:
 COMM AT THE NE CORNER OF SAID LOT 19, THENCE N 78D 21M W ALONG THE NORTH LINE OF SAID LOT 19, A DISTANCE OF 165.27 FEET TO THE NWLY CORNER OF SAID LOT 19, THENCE S 00D 03M E ALONG THE WEST LINE OF SAID LOT 19 A DISTANCE OF 50.00 FEET, THENCE S 78D 21M E PARALLEL TO SAID N'LY LINE OF LOT 19, 165.27 FEET TO THE E'LY LINE OF LOT 19, THENCE N ALONG THE EAST LINE OF SAID LOT 19, A DISTANCE OF 50.00 FEET TO THE POB OF EDEN GARDENS ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PB 3, PG 46, PRCCF

---AND---

LESS & EXCEPT A PORTION OF LOTS 19 & 24 EDEN GARDENS, RECORDED IN PB 3 PG 46, PRCCF, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:
 BEGIN AT THE SE CORNER OF LOT 24, EDEN GARDENS, THENCE N 00D 01M 20S W ALONG THE EAST LINE OF SAID LOT 24 AND ALONG THE EAST LINE OF LOT 19 OF SAID EDEN GARDENS A DISTANCE OF 150.00 FEET, THENCE N 78D 21M W, PARALLEL TO THE SOUTH LINE

OF LOT 24, A DISTANCE OF 65.00 FEET, THENCE S 00D 01M 20S E
PARALLEL TO SAID EAST LINE A DISTANCE OF 150.00 FEET TO A
POINT ON THE SOUTH LINE OF SAID LOT 24, THENCE S 78D 21M E
ALONG SAID SOUTH LINE A DISTANCE OF 65.00 FEET TO THE POB --
TITLE IN OR BK 1611 PG 1078 & OR BK 1871 PG 2434

3520638



WPF - WPF1:WOOD PRIVACY FENCE-[1-SF]	600
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DUM1 - DUM1:DUM1	64
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DUM1 - DUM1:DUM1	80
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CERTIFICATE OF CORRECTION OF TAX ROLL
Sections 197.131 and 197.122, Florida Statutes

COC # 5572
TX409FL
R. 4/16

To: Tax Collector

CITRUS County, Florida



Please make the corrections below to the ☒ Real Property ☐ Tangible Personal Property Tax Roll for 2011 .			
Parcel ID	3442026	O.R. book	Page
Name	PENCKOFER MATTHEW C	Tax roll description	1 LOT NON HX PORTION OF THE FOL DESCR LAND: EDEN GARDENS PB 3 PG 46 - W 100.17 FT OF LOT 24 & W 100 FT OF S 1/2 OF LOT 19 - LESS & EXCEPT THE FOLLOWING: COMM AT NE CRN OF LOT 19
Address	10511 E JOY LN INVERNESS FL 34452	Property Location	10511 E JOY LN INVERNESS 2

Refunds	Values	Initial	Corrected
☐ Refund less than \$2,500 Tax collector: determine refund	Just Value	18,052	18,052
☐ Refund \$2,500 or more Tax collector: send to DOR for action (s. 197.182, F.S.)	Assessed or classified value, school	18,052	18,052
☐ Material mistake of fact being corrected according to s.197.122, F.S., within one year of approval of the tax roll which occurred according to s. 193.1142, F.S., on _____ (enter date).	Assessed or classified value, non-school	18,052	18,052
	Homestead, regular	0	0
	Homestead, additional	0	0
	Senior homestead, county	0	0
	Senior homestead, municipal	0	0
	Economic	0	0
	Parent/Grandparent assessment reduction	0	0
	Deployed service member homestead, school	0	0
	Deployed service member homestead, non-school	0	0
	Historic, county	0	0
	Historic, municipal	0	0
	Exempt value, non-homestead, school	0	0
	Exempt value, non-homestead, non-school	0	0
	Penalty, TPP	0	0
	Tax discount	0 %	0 %
	Other:		
	Total Tax	310.22	310.22

Exemptions and Assessment Limitations			
☐ Homestead	☐ Total & perm't disability	☐ Deployed military	☐ Surviving spouse of first responder, line of duty
☐ Widowed	☐ 3% homestead limit	☐ Disabled vet senior discount	☐ Surviving spouse of veteran, active duty
☐ Blind	☐ 10% non-homestead limit	☐ Disabled vet/spouse	☐ Parent/Grandparent asmt reduction
☐ Governmental	☐ Senior homestead	☐ Disabled vet/spouse serv conn	☐ Tangible personal property
☐ Institutional	☐ Senior homestead - 25 yr.	☐ Disabled vet/spouse wheelchair	☐ Other:

Adjusted Value			
☐ Land	☐ Building	☐ Miscellaneous	☐ Tangible personal property
☐ Lot size	☐ Square feet	☐ Number of lots	☐ Number of residential units
☐ Acreage	☐ Curtilage change	☐ Other:	

Adjusted Use				
☐ Allow agricultural classification	☐ Commercial	☐ Improvement	☐ Vacant	☐ Other:

Reasons for Correction
E&I DONE TO CORRECT MAILING ADDRESS ZIP CODE PER OR BK 1871 PG 2434 TO : 34450

LES COOK / BY Joshua Smart
Signature, Property Appraiser/Deputy

09-NOV-2017 09:49 AM

Date

Received by:

Signature, Tax Collector/Deputy

RECEIVED NOV - 9 2017

Date

CERTIFICATE OF CORRECTION OF TAX ROLL
Sections 197.131 and 197.122, Florida Statutes

COC # 5573
TX409FL
R. 4/16

To: Tax Collector

CITRUS County, Florida



Please make the corrections below to the ☒ Real Property ☐ Tangible Personal Property Tax Roll for 2012 .			
Parcel ID	3442026	O.R. book	Page
Name	PENCKOFER MATTHEW C EST	Tax roll description	1 LOT NON HX PORTION OF THE FOL DESCR LAND: EDEN GARDENS PB 3 PG 46 - W 100.17 FT OF LOT 24 & W 100 FT OF S1/2 OF LOT 19 - LESS & EXCEPT THE FOLLOWING: COMM AT NE CRN OF LOT 19
Address	10511 E JOY LN INVERNESS FL 34452	Property Location	10511 E JOY LN INVERNESS 2

Refunds	Values	Initial	Corrected
☐ Refund less than \$2,500 Tax collector: determine refund	Just Value	17,564	17,564
☐ Refund \$2,500 or more Tax collector: send to DOR for action (s. 197.182, F.S.)	Assessed or classified value, school	17,564	17,564
☐ Material mistake of fact being corrected according to s.197.122, F.S., within one year of approval of the tax roll which occurred according to s. 193.1142, F.S., on _____ (enter date).	Assessed or classified value, non-school	17,564	17,564
	Homestead, regular	0	0
	Homestead, additional	0	0
	Senior homestead, county	0	0
	Senior homestead, municipal	0	0
	Economic	0	0
	Parent/Grandparent assessment reduction	0	0
	Deployed service member homestead, school	0	0
	Deployed service member homestead, non-school	0	0
	Historic, county	0	0
	Historic, municipal	0	0
	Exempt value, non-homestead, school	0	0
	Exempt value, non-homestead, non-school	0	0
	Penalty, TPP	0	0
	Tax discount	0 %	0 %
	Other:		
	Total Tax	301.45	301.45

Exemptions and Assessment Limitations			
☐ Homestead	☐ Total & perm't disability	☐ Deployed military	☐ Surviving spouse of first responder, line of duty
☐ Widowed	☐ 3% homestead limit	☐ Disabled vet senior discount	☐ Surviving spouse of veteran, active duty
☐ Blind	☐ 10% non-homestead limit	☐ Disabled vet/spouse	☐ Parent/Grandparent asmt reduction
☐ Governmental	☐ Senior homestead	☐ Disabled vet/spouse serv conn	☐ Tangible personal property
☐ Institutional	☐ Senior homestead - 25 yr.	☐ Disabled vet/spouse wheelchair	☐ Other:

Adjusted Value			
☐ Land	☐ Building	☐ Miscellaneous	☐ Tangible personal property
☐ Lot size	☐ Square feet	☐ Number of lots	☐ Number of residential units
☐ Acreage	☐ Curtilage change	☐ Other:	

Adjusted Use				
☐ Allow agricultural classification	☐ Commercial	☐ Improvement	☐ Vacant	☐ Other:

Reasons for Correction
E&I DONE TO CORRECT MAILING ADDRESS ZIP CODE PER OR BK 1871 PG 2434 TO : 34450

①

LES COOK / BY Joshua Smart
Signature, Property Appraiser/Deputy

09-NOV-2017 09:50 AM

Date

RECEIVED NOV - 9 2017

Received by:

Signature, Tax Collector/Deputy

Date

CERTIFICATE OF CORRECTION OF TAX ROLL
Sections 197.131 and 197.122, Florida Statutes

COC # 5574
TX409FL
R. 4/16

To: Tax Collector

CITRUS County, Florida



Please make the corrections below to the ☒ Real Property ☐ Tangible Personal Property Tax Roll for 2013 .			
Parcel ID	3442026	O.R. book	Page
Name	PENCKOFER MATTHEW C EST	Tax roll description	1 LOT NON HX PORTION OF THE FOL DESCR LAND: EDEN GARDENS PB 3 PG 46 - W 100.17 FT OF LOT 24 & W 100 FT OF S1/2 OF LOT 19 - LESS & EXCEPT THE FOLLOWING: COMM AT NE CRN OF LOT 19
Address	10511 E JOY LN INVERNESS FL 34452	Property Location	10511 E JOY LN INVERNESS 2

Refunds	Values	Initial	Corrected
☐ Refund less than \$2,500 Tax collector: determine refund	Just Value	16,940	16,940
☐ Refund \$2,500 or more Tax collector: send to DOR for action (s. 197.182, F.S.)	Assessed or classified value, school	16,940	16,940
☐ Material mistake of fact being corrected according to s.197.122, F.S., within one year of approval of the tax roll which occurred according to s. 193.1142, F.S., on _____ (enter date).	Assessed or classified value, non-school	16,940	16,940
	Homestead, regular	0	0
	Homestead, additional	0	0
	Senior homestead, county	0	0
	Senior homestead, municipal	0	0
	Economic	0	0
	Parent/Grandparent assessment reduction	0	0
	Deployed service member homestead, school	0	0
	Deployed service member homestead, non-school	0	0
	Historic, county	0	0
	Historic, municipal	0	0
	Exempt value, non-homestead, school	0	0
	Exempt value, non-homestead, non-school	0	0
	Penalty, TPP	0	0
	Tax discount	0 %	0 %
	Other:		
	Total Tax	371.80	371.80

Exemptions and Assessment Limitations			
☐ Homestead	☐ Total & perm't disability	☐ Deployed military	☐ Surviving spouse of first responder, line of duty
☐ Widowed	☐ 3% homestead limit	☐ Disabled vet senior discount	☐ Surviving spouse of veteran, active duty
☐ Blind	☐ 10% non-homestead limit	☐ Disabled vet/spouse	☐ Parent/Grandparent asmt reduction
☐ Governmental	☐ Senior homestead	☐ Disabled vet/spouse serv conn	☐ Tangible personal property
☐ Institutional	☐ Senior homestead - 25 yr.	☐ Disabled vet/spouse wheelchair	☐ Other:

Adjusted Value			
☐ Land	☐ Building	☐ Miscellaneous	☐ Tangible personal property
☐ Lot size	☐ Square feet	☐ Number of lots	☐ Number of residential units
☐ Acreage	☐ Curtilage change	☐ Other:	

Adjusted Use				
☐ Allow agricultural classification	☐ Commercial	☐ Improvement	☐ Vacant	☐ Other:

Reasons for Correction
E&I DONE TO CORRECT MAILING ADDRESS ZIP CODE PER OR BK 1871 PG 2434 TO : 34450

①

LES COOK / BY Joshua Smart
Signature, Property Appraiser/Deputy

09-NOV-2017 09:51 AM
Date

Received by:

Alwin
Signature, Tax Collector/Deputy

RECEIVED NOV - 9 2017

Date

CERTIFICATE OF CORRECTION OF TAX ROLL

Sections 197.131 and 197.122, Florida Statutes

COC # 5575

TX409FL

R. 4/16

To: Tax Collector

CITRUS County, Florida



Please make the corrections below to the ☒ Real Property ☐ Tangible Personal Property Tax Roll for 2014 .			
Parcel ID	3442026	O.R. book	Page
Name	PENCKOFER MATTHEW C EST	Tax roll description	1 LOT NON HX PORTION OF THE FOL DESCR LAND: EDEN GARDENS PB 3 PG 46 - W 100.17 FT OF LOT 24 & W 100 FT OF S 1/2 OF LOT 19 - LESS & EXCEPT THE FOLLOWING: COMM AT NE CRN OF LOT 19
Address	10511 E JOY LN INVERNESS FL 34452	Property Location	10511 E JOY LN INVERNESS 2

Refunds	Values	Initial	Corrected
☐ Refund less than \$2,500 Tax collector: determine refund	Just Value	15,010	15,010
☐ Refund \$2,500 or more Tax collector: send to DOR for action (s. 197.182, F.S.)	Assessed or classified value, school	15,010	15,010
	Assessed or classified value, non-school	15,010	15,010
☐ Material mistake of fact being corrected according to s.197.122, F.S., within one year of approval of the tax roll which occurred according to s. 193.1142, F.S., on _____ (enter date).	Homestead, regular	0	0
	Homestead, additional	0	0
	Senior homestead, county	0	0
	Senior homestead, municipal	0	0
	Economic	0	0
	Parent/Grandparent assessment reduction	0	0
	Deployed service member homestead, school	0	0
	Deployed service member homestead, non-school	0	0
	Historic, county	0	0
	Historic, municipal	0	0
	Exempt value, non-homestead, school	0	0
	Exempt value, non-homestead, non-school	0	0
	Penalty, TPP	0	0
	Tax discount	0 %	0 %
	Other:		
	Total Tax	329.61	329.61

Exemptions and Assessment Limitations			
☐ Homestead	☐ Total & perm't disability	☐ Deployed military	☐ Surviving spouse of first responder, line of duty
☐ Widowed	☐ 3% homestead limit	☐ Disabled vet senior discount	☐ Surviving spouse of veteran, active duty
☐ Blind	☐ 10% non-homestead limit	☐ Disabled vet/spouse	☐ Parent/Grandparent asmt reduction
☐ Governmental	☐ Senior homestead	☐ Disabled vet/spouse serv conn	☐ Tangible personal property
☐ Institutional	☐ Senior homestead - 25 yr.	☐ Disabled vet/spouse wheelchair	☐ Other:

Adjusted Value			
☐ Land	☐ Building	☐ Miscellaneous	☐ Tangible personal property
☐ Lot size	☐ Square feet	☐ Number of lots	☐ Number of residential units
☐ Acreage	☐ Curtilage change	☐ Other:	

Adjusted Use				
☐ Allow agricultural classification	☐ Commercial	☐ Improvement	☐ Vacant	☐ Other:

Reasons for Correction
E&I DONE TO CORRECT MAILING ADDRESS ZIP CODE PER OR BK 1871 PG 2434 TO : 34450

1

LES COOK / BY Joshua Smart
Signature, Property Appraiser/Deputy

09-NOV-2017 09:53 AM

Date

Received by:

Alcorno
Signature, Tax Collector/Deputy

RECEIVED NOV - 9 2017

Date

CERTIFICATE OF CORRECTION OF TAX ROLL
Sections 197.131 and 197.122, Florida Statutes

COC # 5576
TX409FL
R. 4/16

To: Tax Collector

CITRUS County, Florida



Please make the corrections below to the ☒ Real Property ☐ Tangible Personal Property Tax Roll for 2015 .	
Parcel ID 3520638	O.R. book _____ Page _____
Name PENCKOFER MATTHEW C EST	Tax roll description EDEN GARDENS PB 3 PG 46 W 100.17 FT OF LOT 24 --&-- W 100 FT OF S1/2 OF LOT 19 - LESS & EXCEPT THE FOLLOWING: COMM AT NE CRN OF LOT 19 THN N 78DEG 21M W ALG N LN OF LOT 19
Address 10511 E JOY LN INVERNESS FL 34452	Property Location 10511 E JOY LN INVERNESS 1

Refunds	Values	Initial	Corrected
☐ Refund less than \$2,500 Tax collector: determine refund	Just Value	47,285	47,285
☐ Refund \$2,500 or more Tax collector: send to DOR for action (s. 197.182, F.S.)	Assessed or classified value, school	47,285	47,285
☐ Material mistake of fact being corrected according to s.197.122, F.S., within one year of approval of the tax roll which occurred according to s. 193.1142, F.S., on _____ (enter date).	Assessed or classified value, non-school	47,285	47,285
	Homestead, regular	0	0
	Homestead, additional	0	0
	Senior homestead, county	0	0
	Senior homestead, municipal	0	0
	Economic	0	0
	Parent/Grandparent assessment reduction	0	0
	Deployed service member homestead, school	0	0
	Deployed service member homestead, non-school	0	0
	Historic, county	0	0
	Historic, municipal	0	0
	Exempt value, non-homestead, school	0	0
	Exempt value, non-homestead, non-school	0	0
	Penalty, TPP	0	0
	Tax discount	0 %	0 %
	Other:		
	Total Tax	925.89	925.89

Exemptions and Assessment Limitations			
☐ Homestead	☐ Total & perm't disability	☐ Deployed military	☐ Surviving spouse of first responder, line of duty
☐ Widowed	☐ 3% homestead limit	☐ Disabled vet senior discount	☐ Surviving spouse of veteran, active duty
☐ Blind	☐ 10% non-homestead limit	☐ Disabled vet/spouse	☐ Parent/Grandparent asmt reduction
☐ Governmental	☐ Senior homestead	☐ Disabled vet/spouse serv conn	☐ Tangible personal property
☐ Institutional	☐ Senior homestead - 25 yr.	☐ Disabled vet/spouse wheelchair	☐ Other:

Adjusted Value			
☐ Land	☐ Building	☐ Miscellaneous	☐ Tangible personal property
☐ Lot size	☐ Square feet	☐ Number of lots	☐ Number of residential units
☐ Acreage	☐ Curtilage change	☐ Other:	

Adjusted Use			
☐ Allow agricultural classification	☐ Commercial	☐ Improvement	☐ Vacant
☐ Other:			

Reasons for Correction	
E&I DONE TO CORRECT MAILING ADDRESS ZIP CODE PER OR BK 1871 PG 2434 TO : 34450	

③

LES COOK / BY Joshua Smart
Signature, Property Appraiser/Deputy

09-NOV-2017 09:55 AM

Date

Received by:

Shewing
Signature, Tax Collector/Deputy

RECEIVED NOV - 9 2017

Date

CERTIFICATE OF CORRECTION OF TAX ROLL
Sections 197.131 and 197.122, Florida Statutes

COC # 5577
TX409FL
R. 4/16

To: Tax Collector

CITRUS County, Florida



Please make the corrections below to the ☒ Real Property ☐ Tangible Personal Property Tax Roll for 2016 .			
Parcel ID	3520638	O.R. book	Page
Name	PENCKOFER MATTHEW C EST	Tax roll description	EDEN GARDENS PB 3 PG 46 PART OF LOTS 19 AND 24 FURTHER DESCRIBED AS FOLLOWS: LOTS 19 AND 24 - LESS & EXCEPT THE FOLLOWING:
Address	10511 E JOY LN INVERNESS FL 34452	Property Location	10511 E JOY LN INVERNESS LOT 1 34450

Refunds	Values	Initial	Corrected
☐ Refund less than \$2,500 Tax collector: determine refund	Just Value	47,766	47,766
☐ Refund \$2,500 or more Tax collector: send to DOR for action (s. 197.182, F.S.)	Assessed or classified value, school	47,766	47,766
	Assessed or classified value, non-school	47,766	47,766
☐ Material mistake of fact being corrected according to s.197.122, F.S., within one year of approval of the tax roll which occurred according to s. 193.1142, F.S., on <u>07/01/2016</u> (enter date).	Homestead, regular	0	0
	Homestead, additional	0	0
	Senior homestead, county	0	0
	Senior homestead, municipal	0	0
	Economic	0	0
	Parent/Grandparent assessment reduction	0	0
	Deployed service member homestead, school	0	0
	Deployed service member homestead, non-school	0	0
	Historic, county	0	0
	Historic, municipal	0	0
	Exempt value, non-homestead, school	0	0
	Exempt value, non-homestead, non-school	0	0
	Penalty, TPP	0	0
	Tax discount	0 %	0 %
	Other:		
	Total Tax	923.89	923.89

Exemptions and Assessment Limitations			
☐ Homestead	☐ Total & perm't disability	☐ Deployed military	☐ Surviving spouse of first responder, line of duty
☐ Widowed	☐ 3% homestead limit	☐ Disabled vet senior discount	☐ Surviving spouse of veteran, active duty
☐ Blind	☐ 10% non-homestead limit	☐ Disabled vet/spouse	☐ Parent/Grandparent asmt reduction
☐ Governmental	☐ Senior homestead	☐ Disabled vet/spouse serv conn	☐ Tangible personal property
☐ Institutional	☐ Senior homestead - 25 yr.	☐ Disabled vet/spouse wheelchair	☐ Other:

Adjusted Value			
☐ Land	☐ Building	☐ Miscellaneous	☐ Tangible personal property
☐ Lot size	☐ Square feet	☐ Number of lots	☐ Number of residential units
☐ Acreage	☐ Curtilage change	☐ Other:	

Adjusted Use				
☐ Allow agricultural classification	☐ Commercial	☐ Improvement	☐ Vacant	☐ Other:

Reasons for Correction
E&I DONE TO CORRECT MAILING ADDRESS ZIP CODE PER OR BK 1871 PG 2434 TO : 34450

④

LES COOK / BY Joshua Smart
Signature, Property Appraiser/Deputy

09-NOV-2017 09:56 AM

Date

Received by:

Aluring
Signature, Tax Collector/Deputy

RECEIVED NOV - 9 2017

Date

CERTIFICATE OF CORRECTION OF TAX ROLL
Sections 197.131 and 197.122, Florida Statutes

COC # 5578
TX409FL
R. 4/16

To: Tax Collector

CITRUS County, Florida



Please make the corrections below to the ☒ Real Property ☐ Tangible Personal Property Tax Roll for 2017 .			
Parcel ID	3520638	O.R. book	Page
Name	PENCKOFER MATTHEW C EST	Tax roll description	EDEN GARDENS PB 3 PG 46 PART OF LOTS 19 AND 24 FURTHER DESCRIBED AS FOLLOWS: LOTS 19 AND 24 - LESS & EXCEPT THE FOLLOWING:
Address	10511 E JOY LN INVERNESS FL 34452	Property Location	10511 E JOY LN INVERNESS LOT 1 34450

Refunds	Values	Initial	Corrected
☐ Refund less than \$2,500 Tax collector: determine refund	Just Value	47,236	47,236
☐ Refund \$2,500 or more Tax collector: send to DOR for action (s. 197.182, F.S.)	Assessed or classified value, school	47,236	47,236
☐ Material mistake of fact being corrected according to s.197.122, F.S., within one year of approval of the tax roll which occurred according to s. 193.1142, F.S., on _____ (enter date).	Assessed or classified value, non-school	47,236	47,236
06/30/2017	Homestead, regular	0	0
	Homestead, additional	0	0
	Senior homestead, county	0	0
	Senior homestead, municipal	0	0
	Economic	0	0
	Parent/Grandparent assessment reduction	0	0
	Deployed service member homestead, school	0	0
	Deployed service member homestead, non-school	0	0
	Historic, county	0	0
	Historic, municipal	0	0
	Exempt value, non-homestead, school	0	0
	Exempt value, non-homestead, non-school	0	0
	Penalty, TPP	0	0
	Tax discount	0 %	0 %
	Other:		
	Total Tax	886.53	886.53

Exemptions and Assessment Limitations			
☐ Homestead	☐ Total & perm't disability	☐ Deployed military	☐ Surviving spouse of first responder, line of duty
☐ Widowed	☐ 3% homestead limit	☐ Disabled vet senior discount	☐ Surviving spouse of veteran, active duty
☐ Blind	☐ 10% non-homestead limit	☐ Disabled vet/spouse	☐ Parent/Grandparent asmt reduction
☐ Governmental	☐ Senior homestead	☐ Disabled vet/spouse serv conn	☐ Tangible personal property
☐ Institutional	☐ Senior homestead - 25 yr.	☐ Disabled vet/spouse wheelchair	☐ Other:

Adjusted Value			
☐ Land	☐ Building	☐ Miscellaneous	☐ Tangible personal property
☐ Lot size	☐ Square feet	☐ Number of lots	☐ Number of residential units
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Adjusted Use			
☐ Allow agricultural classification	☐ Commercial	☐ Improvement	☐ Vacant
☐ Other:			

Reasons for Correction
E&I DONE TO CORRECT MAILING ADDRESS ZIP CODE PER OR BK 1871 PG 2434 TO : 34450

LES COOK / BY Joshua Smart
 Signature, Property Appraiser/Deputy
 Received by:
 Signature, Tax Collector/Deputy

09-NOV-2017 09:57 AM
 Date
RECEIVED NOV - 9 2017
 Date

Citrus County Property Appraiser, Les Cook C.F.A.

PC Code 0100 - SINGLE FAMILY
Bldg Counts Res 2 / MH 0 / Comm 0
Nbhd 4810 - EDEN GARDENS/SHERWOOD/EAST COVE AREA
Tax District 000X - WITHLACOOCHEE RIVER BASIN
Subdivision 000658 - EDEN GARDENS
Short Legal EDEN GARDENS PB 3 PG 46 PART OF LOTS 19 AND 24
FURTHERDESCRIBED AS FOLLOWS:LOTS 19 AND 24 -
LESS & EXCEPT THE FOLLOWING:
Est. Parcel Sqft 14,719
Est. Parcel Acres .34
Map SC-TW-RG 12-19S-20E

Mailing Address

Name PENCKOFER MATTHEW C EST
Mailing Address 10511 E JOY LN
INVERNESS FL 34450

All Owners

Name	Owner Type
PENCKOFER MATTHEW C EST	O - Owner

Value History and Tax Amount

Year	Land Value	Impr Value	Just Value	Non-Sch. Assessed	Non-Sch. Exemptions	Non-Sch. Taxable	HX Savings	Tax Amount	Tax Link
2017	\$3,300	\$43,936	\$47,236	\$47,236	\$0	\$47,236	\$0	\$886.53	Link
2016	\$3,300	\$44,466	\$47,766	\$47,766	\$0	\$47,766	\$0	\$923.89	Link
2015	\$4,540	\$42,745	\$47,285	\$47,285	\$0	\$47,285	\$0	\$925.89	Link

Special Assessment

Project #	Description	Amount
0030	SOLID WASTE, RESID IMPRVD	\$50.00
0131	FIRE SERVICES ASSESSMENT	\$108.00

Permit Summary

Permit Date	Permit Number	Description	Amount	Occupancy Date
05/22/2007	200705160	20' X 21' METAL CARPORT ONLY * NOC N/A * SITE APPR	\$1,765	

Land & Agricultural

Line	Land Use	Type	Units	Frontage	Depth	Ag Flag	Classified Value	Just Value	Zoning
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Residential

1 of 2

Bldg Number 1
Class R1 - RESIDENTIAL SINGLE FAMILY
Year Built 1953
Total FLA 1,216
Total Under Roof 1,261

Exterior Wall 28 - ALUMINUM SIDING WD FRAME
Foundation 1 - WD CONCR PIERS
HVAC 106 - FORCED AIR DUCTED
Stories 1
Floor System 02 - WOOD SUB-FLOOR
Roof Frame 01 - GABLE
Roof Cover 03 - ASPHALT SHINGLE
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		1,024
1	UTLY STOR UNFINISHED	1953	45
1	FLR LIV AREA	1953	192

Miscellaneous Improvements

Building #	Line	Description	Year Built	L	W	Units	Area	Value
1	1	DECKING WOOD-[1-SF]	1980	12	15	1	180	
1	2	CARPORT ALUM PREFAB ALUM ROOF W/O CONC SLAB-[1-SF]	2007	20	20	1	400	
1	3	WOOD PRIVACY FENCE-[1-SF]	2012	6	100	1	600	
1	4	UTILY BLDG FIN STEEL WITH OR W/O FLOOR-[1-SF]	1996	8	8	1	64	
1	5	UTILY BLDG FIN STEEL WITH OR W/O FLOOR-[1-SF]	1996	8	10	1	80	

Total Misc Value
