Date Printed: 10/6/2026

TAX COLLECTOR'S CERTIFICATION WORKSHEET

11024-24	Certificate Number
FIG 20 LLC FIG 20 LLC FBO SEC PTY	Applicant Name
4/10/2026	Application Date
10/13/2026	Tax Deed Sale Date

1. Total Cost of Certificates held by Applicant & Redeemed by Applicant	$	9,619.51
2. Total of Delinquent Taxes Paid by Tax Deed Applicant		-
3. Total of Current Taxes Paid by Tax Deed Applicant		8,141.83
4. Property Information Report Fee		300.00
5. Tax Deed Application Fee		225.00
6. Total Certified By Tax Collector to Clerk of Court		18,286.34
7. Total Interest Accrued by Tax Collector		822.89
8. Clerk of Court Statutory Fee [per Sect. 28.24].....		60.00
9. Electronic Auction Fee [per Sect. 197.542(4)(c)]		69.00
10. Clerk of Court Mail Charge [per Sect. 28.24]		138.40
11. Clerk of Court Advertising Fee [per Sect. 197.512]		56.00
12. Recorded Notice of Application Fee.....		10.00
13. Sheriff's Fee [per Sect. 197.522(2)]		160.00
14. Sheriff's Return Postage Fee [per Sect. 197.522(2)]		4.00
15. Clerk of Court Certificate [per Sect. 28.24]		7.00
16. Notice for Newspaper [per Sect. 28.24]		7.00
17. _____		-
18. Total of Lines 6 thru 17		19,620.63
19. Interest Computed by Clerk of Courts [per Sect. 197.542]		845.90
20. Total of Lines 18 & 19		20,466.53
21. Tax Collector's Redemption Fee		6.25
22. Record Redemption Release [per Sect. 197.502] {REFUND TO CLERK}		10.00
23. Prepare Redemption Release [per Sect. 28.24] {REFUND TO CLERK}		7.00
24. TOTAL AMOUNT TO REDEEM*	S	**20,489.78**

***The Redemption Amount & Minimum Bid Amount are subject to change without notice.**
Call (386) 736-5938 to determine the current totals.

PAYOFF GOOD THROUGH: 10/13/2026

PAYOFF GOOD THROUGH 10-13-26 BY 9:00 AM BP

Redemption Date: 10/8/26

Name & Address: Karl J Hill
401 NW 1st Ave
Ft Lauderdale FL 33301

Created by: JM

10/8/2026 11:28:58 AM
Instrument# 2026184733 1 page
Book: 8915 Page: 143
Electronically Recorded By
Volusia County Clerk of the Court

RELEASE OF NOTICE OF APPLICATION FOR TAX DEED
CLERK OF THE CIRCUIT COURT VOLUSIA COUNTY

Pursuant to § 197.502(5)(c), Florida Statutes, the Clerk of the Circuit Court Volusia County fully releases the Notice of Tax Deed Application recorded at

Book:**8883**

Page: **4090**

Official Records of Volusia County, for the tax certificate, tax deed, and property described below:

Certificate No. **11024-24** Year of Issuance **JUNE 1, 2024**

Description of Property **641936008403**
UNIT 8403 BLDG 800 RIVERWALK AT HARBOUR VILLAGE CONDO PER OR 4812 PGS 3337-3428 INC PER OR 4827 PGS 3571-3572 PER OR 5360 PGS 0442-0443

Name in which assessed **HILL KARL J CURRY-HILL NICOLE**

LAURA E. ROTH
CLERK OF THE CIRCUIT COURT

By: BPoitras
B POITRAS
Deputy Clerk

Dated: 10/8/2026

CL-0404-1810

Laura E. Roth
Clerk of Court Volusia County, Florida
Official Records: 10/8/2026 11:28 AM
Receipt: 303183805 Drawer: 155980

TAX DEEDS DELAND

Operator: bpoitras

Instrument #: 2026184733 Type: RE
Book #: 8915 Page #: 143 Time: 11:28 AM
Recording Fee: $10.00
1 Tax Deed Certificate Sign and Seal - $7.00 $7.00
CERT# 11024-24 / FIG 20 LLC FIG 20 LLC FIG 20 SEC PTY

Subtotal: $17.00
Sales Tax: $0.00
Due: $17.00

ESCROW: 330 $17.00

Date Printed: 10/6/2026

TAX COLLECTOR'S CERTIFICATION WORKSHEET

11024-24 Certificate Number
FIG 20 LLC FIG 20 LLC FBO SEC PTY Applicant Name
4/10/2026 Application Date
10/13/2026 Tax Deed Sale Date

1. Total Cost of Certificates held by Applicant & Redeemed by Applicant	$	9,619.51
2. Total of Delinquent Taxes Paid by Tax Deed Applicant		-
3. Total of Current Taxes Paid by Tax Deed Applicant		8,141.83
4. Property Information Report Fee		300.00
5. Tax Deed Application Fee		225.00
6. Total Certified By Tax Collector to Clerk of Court		18,286.34
7. Total Interest Accrued by Tax Collector		822.89
8. Clerk of Court Statutory Fee [per Sect. 28.24].....		60.00
9. Electronic Auction Fee [per Sect. 197.542(4)(c)]		69.00
10. Clerk of Court Mail Charge [per Sect. 28.24]		138.40
11. Clerk of Court Advertising Fee [per Sect. 197.512]		56.00
12. Recorded Notice of Application Fee.....		10.00
13. Sheriff's Fee [per Sect. 197.522(2)]		160.00
14. Sheriff's Return Postage Fee [per Sect. 197.522(2)]		4.00
15. Clerk of Court Certificate [per Sect. 28.24]		7.00
16. Notice for Newspaper [per Sect. 28.24]		7.00
17. _____		-
18. Total of Lines 6 thru 17		19,620.63
19. Interest Computed by Clerk of Courts [per Sect. 197.542]		845.90
20. Total of Lines 18 & 19		20,466.53
21. Tax Collector's Redemption Fee		6.25
22. Record Redemption Release [per Sect. 197.502] **{REFUND TO CLERK}**		10.00
23. Prepare Redemption Release [per Sect. 28.24] **{REFUND TO CLERK}**		7.00
24. TOTAL AMOUNT TO REDEEM*	**$**	**20,489.78**

***The Redemption Amount & Minimum Bid Amount are subject to change without notice.**
Call (386) 736-5938 to determine the current totals.

PAYOFF GOOD THROUGH: 10/13/2026

PAYOFF GOOD THROUGH 10-13-26 **BY 9:00 AM**

BP

Redemption Date: _____

Name & Address: _____

_____

_____

Created by:

Date Printed: 10/5/2026

UPDATED TAX COLLECTOR'S CERTIFICATION WORKSHEET

11024-24 Certificate Number

FIG 20 LLC FIG 20 LLC FBO SEC PTY Applicant Name

4/10/2026 Application Date

10/13/2026 Tax Deed Sale Date

1. Total Cost of Certificates held by Applicant & Redeemed by Applicant	$	9,619.51
2. Total of Delinquent Taxes Paid by Tax Deed Applicant		-
3. Total of Current Taxes Paid by Tax Deed Applicant		8,141.83
4. Property Information Report Fee		300.00
5. Tax Deed Application Fee		225.00
6. Total Certified By Tax Collector to Clerk of Court		18,286.34
7. Total Interest Accrued by Tax Collector		822.89
8. Clerk of Court Statutory Fee [per Sect. 28.24].....		60.00
9. Electronic Auction Fee [per Sect. 197.542(4)(c)]		69.00
10. Clerk of Court Mail Charge [per Sect. 28.24]		138.40
11. Clerk of Court Advertising Fee [per Sect. 197.512]		56.00
12. Recorded Notice of Application Fee.....		10.00
13. Sheriff's Fee [per Sect. 197.522(2)]		160.00
14. Sheriff's Return Postage Fee [per Sect. 197.522(2)]		4.00
15. Clerk of Court Certificate [per Sect. 28.24]		7.00
16. Notice for Newspaper [per Sect. 28.24]		7.00
17. _____		-
18. Total of Lines 6 thru 17		19,620.63
19. Interest Computed by Clerk of Courts [per Sect. 197.542]		845.90
20. Total of Lines 18 & 19		20,466.53
21. Tax Collector's Redemption Fee		6.25
22. Record Redemption Release [per Sect. 197.502] **{REFUND TO CLERK**		10.00
23. Prepare Redemption Release [per Sect. 28.24] **{REFUND TO CLERK**		7.00
24. TOTAL AMOUNT TO REDEEM*	**$**	**20,489.78**
25. _____		-
26. Amount to Add if Homestead Property [per Sect. 197.502(6)c]		-
27. Total of Lines 20, 25 & 26.....		20,466.53
28. MINIMUM BID AMOUNT (required for public auction)*	**$**	**20,466.53**

***The Redemption Amount & Minimum Bid Amount are subject to change without notice.**
Call (386) 736-5919 to determine the current totals.

Must be paid by 9:00 AM on 10/13/2026

Created by:

CL-0921-2301

Date Printed: 9/29/2026

TAX COLLECTOR'S CERTIFICATION WORKSHEET

11024-24 Certificate Number

FIG 20 LLC FIG 20 LLC FBO SEC PTY Applicant Name

4/10/2026 Application Date

10/13/2026 Tax Deed Sale Date

1. Total Cost of Certificates held by Applicant & Redeemed by Applicant	$	9,619.51
2. Total of Delinquent Taxes Paid by Tax Deed Applicant		-
3. Total of Current Taxes Paid by Tax Deed Applicant		8,141.83
4. Property Information Report Fee		300.00
5. Tax Deed Application Fee		225.00
6. Total Certified By Tax Collector to Clerk of Court		18,286.34
7. Total Interest Accrued by Tax Collector		822.89
8. Clerk of Court Statutory Fee [per Sect. 28.24].....		60.00
9. Electronic Auction Fee [per Sect. 197.542(4)(c)]		69.00
10. Clerk of Court Mail Charge [per Sect. 28.24]		138.40
11. Clerk of Court Advertising Fee [per Sect. 197.512]		56.00
12. Recorded Notice of Application Fee.....		10.00
13. Sheriff's Fee [per Sect. 197.522(2)]		160.00
14. Sheriff's Return Postage Fee [per Sect. 197.522(2)]		4.00
15. Clerk of Court Certificate [per Sect. 28.24]		7.00
16. Notice for Newspaper [per Sect. 28.24]		7.00
17. _____		-
18. Total of Lines 6 thru 17		19,620.63
19. Interest Computed by Clerk of Courts [per Sect. 197.542]		845.90
20. Total of Lines 18 & 19		20,466.53
21. Tax Collector's Redemption Fee		6.25
22. Record Redemption Release [per Sect. 197.502] **{REFUND TO CLERK}**		10.00
23. Prepare Redemption Release [per Sect. 28.24] **{REFUND TO CLERK}**		7.00
24. TOTAL AMOUNT TO REDEEM*	**$**	**20,489.78**

***The Redemption Amount & Minimum Bid Amount are subject to change without notice.**
Call (386) 736-5938 to determine the current totals.

PAYOFF GOOD THROUGH: 10/6/2026

Redemption Date: _____

Name & Address: _____

_____

_____

Created by: _____

CL-0922-2301

Date Printed: 9/18/2026

TAX COLLECTOR'S CERTIFICATION WORKSHEET

11024-24 Certificate Number
FIG 20 LLC FIG 20 LLC FBO SEC PTY Applicant Name
4/10/2026 Application Date
10/13/2026 Tax Deed Sale Date

1. Total Cost of Certificates held by Applicant & Redeemed by Applicant	$	9,619.51
2. Total of Delinquent Taxes Paid by Tax Deed Applicant		-
3. Total of Current Taxes Paid by Tax Deed Applicant		8,141.83
4. Property Information Report Fee		300.00
5. Tax Deed Application Fee		225.00
6. Total Certified By Tax Collector to Clerk of Court		18,286.34
7. Total Interest Accrued by Tax Collector		822.89
8. Clerk of Court Statutory Fee [per Sect. 28.24].....		60.00
9. Electronic Auction Fee [per Sect. 197.542(4)(c)]		69.00
10. Clerk of Court Mail Charge [per Sect. 28.24]		138.40
11. Clerk of Court Advertising Fee [per Sect. 197.512]		56.00
12. Recorded Notice of Application Fee.....		10.00
13. Sheriff's Fee [per Sect. 197.522(2)]		160.00
14. Sheriff's Return Postage Fee [per Sect. 197.522(2)]		4.00
15. Clerk of Court Certificate [per Sect. 28.24]		7.00
16. Notice for Newspaper [per Sect. 28.24]		7.00
17. _____		-
18. Total of Lines 6 thru 17		19,620.63
19. Interest Computed by Clerk of Courts [per Sect. 197.542]		845.90
20. Total of Lines 18 & 19		20,466.53
21. Tax Collector's Redemption Fee		6.25
22. Record Redemption Release [per Sect. 197.502] **{REFUND TO CLERK}**		10.00
23. Prepare Redemption Release [per Sect. 28.24] **{REFUND TO CLERK}**		7.00
24. TOTAL AMOUNT TO REDEEM*	**$**	**20,489.78**

***The Redemption Amount & Minimum Bid Amount are subject to change without notice.**
Call (386) 736-5938 to determine the current totals.

PAYOFF GOOD THROUGH: 9/28/2026

BP

Redemption Date: _____

Name & Address: _____

_____

_____

Created by:

_____

CL-0922-2301

Date Printed: 8/25/2026

TAX COLLECTOR'S CERTIFICATION WORKSHEET

11024-24 Certificate Number
FIG 20 LLC FIG 20 LLC FBO SEC PTY Applicant Name
4/10/2026 Application Date
10/13/2026 Tax Deed Sale Date

1. Total Cost of Certificates held by Applicant & Redeemed by Applicant	$	9,619.51
2. Total of Delinquent Taxes Paid by Tax Deed Applicant		-
3. Total of Current Taxes Paid by Tax Deed Applicant		8,141.83
4. Property Information Report Fee		300.00
5. Tax Deed Application Fee		225.00
6. Total Certified By Tax Collector to Clerk of Court		18,286.34
7. Total Interest Accrued by Tax Collector		822.89
8. Clerk of Court Statutory Fee [per Sect. 28.24].....		60.00
9. Electronic Auction Fee [per Sect. 197.542(4)(c)]		69.00
10. Clerk of Court Mail Charge [per Sect. 28.24]		138.40
11. Clerk of Court Advertising Fee [per Sect. 197.512]		56.00
12. Recorded Notice of Application Fee.....		10.00
13. Sheriff's Fee [per Sect. 197.522(2)]		160.00
14. Sheriff's Return Postage Fee [per Sect. 197.522(2)]		4.00
15. Clerk of Court Certificate [per Sect. 28.24]		7.00
16. Notice for Newspaper [per Sect. 28.24]		7.00
17. _____		-
18. Total of Lines 6 thru 17		19,620.63
19. Interest Computed by Clerk of Courts [per Sect. 197.542]		845.90
20. Total of Lines 18 & 19		20,466.53
21. Tax Collector's Redemption Fee		6.25
22. Record Redemption Release [per Sect. 197.502] **{REFUND TO CLERK}**		10.00
23. Prepare Redemption Release [per Sect. 28.24] **{REFUND TO CLERK}**		7.00
24. TOTAL AMOUNT TO REDEEM*	**$**	**20,489.78**

***The Redemption Amount & Minimum Bid Amount are subject to change without notice.**
Call (386) 736-5938 to determine the current totals.

PAYOFF GOOD THROUGH: 9/1/2026

BP

Redemption Date: _____

Name & Address: _____

_____

_____

Created by: _____

CL-0922-2301

To:
Tax Collector's Office

From:
Tax Deed Department - Clerk of Court of Volusia County

Date: 10/5/2026
Pages: 4

Completed by: JMT
Date: 10/05/2026

Please fill in the **TOTAL amount of any current or delinquent taxes ACCRUED AFTER THE TAX COLLECTOR'S CERTIFICATION (DR-513) WAS SENT TO THE CLERK'S OFFICE** and return this form back to us as soon as possible. Thank you.

Tax Deed Sale Date: **OCTOBER 13, 2026** NO Changes 10-5-26 SL

CERTIFICATE NUMBER	PARCEL ID NUMBER	TOTAL AMOUNT OF ANY CURRENT OR DELINQUENT TAXES ACCRUED AFTER THE TAX COLLECTOR'S CERTIFICATION (DR-513) WAS SENT TO THE CLERK'S OFFICE
704-24	602903030080	REDEEMED ✓
1377-24	701534000080	REDEEMED ✓
1575-24	701800000440	REDEEMED ✓
2139-24	801403110050	$ 0.00 ✓
2185-24	802303000220	REDEEMED ✓
2231-24	803405060020	REDEEMED ✓
2380-24	313601180010	REDEEMED ✓

CL-0769-2504

2681-24	613201120260	$ 0.00
3789-24	813024030080	$ 0.00
4139-24	813065130050	REDEEMED
4210-24	813074040060	REDEEMED
4212-24	813074050040	$0.00
4369-24	322102000690	$0.00
4376-24	322112020040	REDEEMED
4683-24	42251600D100	$ 0.00
4690-24	422517000161	REDEEMED
4696-24	422522005880	$ 0.00
7480-24	632300000130	REDEEMED

8937-24	853000000110	REDEEMED
9254-24	5327100115B2	REDEEMED
9604-24	424294000240	$ 0.00
9640-24	803605050124	REDEEMED
9703-24	522209000440	$ 0.00
10480-24	700603001080	$ 0.00
10526-24	840500000120	$ 0.00
10581-24	412301000310	REDEEMED
10658-24	530952002060	REDEEMED
10899-24	633013003070	$ 0.00
11024-24	641936008403	$ 0.00

11072-24	533978000280	$ 0.00
11177-24	531631008220	$ 0.00
11505-24	630242000504	REDEEMED
11946-24	521901003310	REDEEMED

To:
Property Appraiser - County of Volusia

From:
Tax Deed Department - Clerk of Court of Volusia County

Date: 10/5/2026

Pages: 4

Completed by: Ashlee Walker

Date: 10/05/2026

Please fill in the **Homestead Status and Current Assessed Value** as listed on the **Most Recent Certified Tax Roll**, and return this form back to us as soon as possible. Thank you.

Tax Deed Sale Date: **OCTOBER 13, 2026**

NO Changes 10-5-26 SL

CERTIFICATE NUMBER	PARCEL ID NUMBER	INFORMATION REFLECTED ON MOST RECENT CERTIFIED TAX ROLL	
		HOMESTEAD? YES OR NO	ASSESSED VALUE
704-24	602903030080	No	$229,302
1377-24	701534000080	No	$331,079
1575-24	701800000440	No	$134,223
2139-24	801403110050	No ✓	$180,772
2185-24	802303000220	Yes	$103,280
2231-24	803405060020	No	$119,639
2380-24	313601180010	No	$1,240,512

2681-24	613201120260	No	$1,172
3789-24	813024030080	No	$131,340
4139-24	813065130050	Yes	$224,738
4210-24	813074040060	Yes	$54,637
4212-24	813074050040	Yes	$115,340
4369-24	322102000690	No	$751,825
4376-24	322112020040	No	$219,217
4683-24	42251600D100	Yes	$138,075
4690-24	422517000161	No	$99,756
4696-24	422522005880	No	$68,840
7480-24	632300000130	Yes	$227,369

8937-24	853000000110	No	$159,970
9254-24	5327100115B2	No	$165,750
9604-24	424294000240	No	$215,143
9640-24	803605050124	No	$167,238
9703-24	522209000440	No	$260,175
10480-24	700603001080	No	$356,979
10526-24	840500000120	No	$841,192
10581-24	412301000310	Yes	$285,866
10658-24	530952002060	No	$61,734
10899-24	633013003070	Yes	$607,203
11024-24	641936008403	No	$433,602

11072-24	533978000280	No	$203,420
11177-24	531631008220	No	$80,916
11505-24	630242000504	No	$688,058
11946-24	521901003310	Yes	$470,303

Date Printed: 7/31/2026

TAX COLLECTOR'S CERTIFICATION WORKSHEET

11024-24 Certificate Number

FIG 20 LLC FIG 20 LLC FBO SEC PTY Applicant Name

4/10/2026 Application Date

10/13/2026 Tax Deed Sale Date

1. Total Cost of Certificates held by Applicant & Redeemed by Applicant	$	9,619.51
2. Total of Delinquent Taxes Paid by Tax Deed Applicant		-
3. Total of Current Taxes Paid by Tax Deed Applicant		8,141.83
4. Property Information Report Fee		300.00
5. Tax Deed Application Fee		225.00
6. Total Certified By Tax Collector to Clerk of Court		18,286.34
7. Total Interest Accrued by Tax Collector		822.89
8. Clerk of Court Statutory Fee [per Sect. 28.24].....		60.00
9. Electronic Auction Fee [per Sect. 197.542(4)(c)]		69.00
10. Clerk of Court Mail Charge [per Sect. 28.24]		138.40
11. Clerk of Court Advertising Fee [per Sect. 197.512]		56.00
12. Recorded Notice of Application Fee.....		10.00
13. Sheriff's Fee [per Sect. 197.522(2)]		160.00
14. Sheriff's Return Postage Fee [per Sect. 197.522(2)]		4.00
15. Clerk of Court Certificate [per Sect. 28.24]		7.00
16. Notice for Newspaper [per Sect. 28.24]		7.00
17. _____		-
18. Total of Lines 6 thru 17		19,620.63
19. Interest Computed by Clerk of Courts [per Sect. 197.542]		845.90
20. Total of Lines 18 & 19		20,466.53
21. Tax Collector's Redemption Fee		6.25
22. Record Redemption Release [per Sect. 197.502] **{REFUND TO CLERK}**		10.00
23. Prepare Redemption Release [per Sect. 28.24] **{REFUND TO CLERK}**		7.00
24. TOTAL AMOUNT TO REDEEM*	**$**	**20,489.78**
25. _____		-
26. Amount to Add if Homestead Property [per Sect. 197.502(6)c]		-
27. Total of Lines 20, 25 & 26.....		20,466.53
28. MINIMUM BID AMOUNT (required for public auction)*	**$**	**20,466.53**

***The Redemption Amount & Minimum Bid Amount are subject to change without notice.**
Call (386) 736-5919 to determine the current totals.

Must be paid by 9:00 AM on 10/13/2026

Created by:

CL-0192-2301

DR-512
R. 5/88

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, that **FIG 20 LLC FIG 20 LLC FBO SEC PTY** the holder of the following certificate has filed said certificate for a tax deed to be issued thereon. The certificate number and year of issuance, the description of the property, and the names in which it was assessed are as follows:

Certificate No. **11024-24** Year of Issuance **JUNE 1, 2024**

Description of Property **Parcel # 641936008403 UNIT 8403 BLDG 800 RIVERWALK AT HARBOUR VILLAGE CONDO PER OR 4812 PGS 3337-3428 INC PER OR 4827 PGS 3571-3572 PER OR 5360 PGS 0442-0443**

Name in which assessed **HILL KARL J CURRY-HILL NICOLE**

Said property being in the County of **VOLUSIA**, State of Florida.

Unless such certificate shall be redeemed according to law the property described in such certificate shall be sold to the highest bidder at www.volusia.realtaxdeed.com on the **13TH** day of **OCTOBER**, **2026** at **9:00 O'CLOCK A.M.**

Dated this 21ST day of AUGUST, 2026.

LAURA E. ROTH
CLERK OF THE CIRCUIT COURT

By: S LABAW
S LABAW
Deputy Clerk

Attention: Persons with Disabilities: If you are a person with a disability who needs an accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Administrative Services at 101 N. Alabama Avenue, DeLand, FL 32724, (386) 822-5710, within seven (7) working days of this bid date. If you are hearing or voice impaired, call 711.

SEPTEMBER 10, 2026

CL-0916-1803

WILL ROBERTS
TAX COLLECTOR
Serving to make a difference

TAX DEED APPLICATION COVER LETTER

Account #: 641936008403
Tax Deed #: 32030
Situs Address: 4672 RIVERWALK VILLAGE CT 8403

This certifies that the following persons shall be notified by the Clerk of the Circuit Court regarding this Tax Deed Application on the above property per 197.502(4), F.S., and 12D-13.060(4), F.A.C.:

Tax Deed Applicant
FIG 20, LLC
FIG 20, LLC FBO SEC PTY
PO BOX 12225
NEWARK, CA 07101-3411

Owner on Current Tax Roll
HILL KARL J
CURRY-HILL NICOLE
182 S THORNTON AVE
ORLANDO, FL 32807

Billing Address on Current Tax Roll

Additional Parties, Per Search
EMIGRANT MORTGAGE COMPANY, INC
7 WESTCHESTER PLAZA
ELMSFORD, NY 10523
Mortgage Holder

EMIGRANT MORTGAGE COMPANY, INC.
22 VANDERBILT AVENUE
NEW YORK, NY 10017
Mortgage Holder

C T CORPORATION SYSTEM, REGISTERED AGENT O/B/O
Mortgage Holder's Agent/Rep

WILL ROBERTS
TAX COLLECTOR
Serving to make a difference

EMIGRANT MORTGAGE COMPANY,
INC.
1200 SOUTH PINE ISLAND ROAD
PLANTATION, FL 33324

KARLA BAUMANN, REGISTERED AGENT O/B/O HARBOUR VILLAGE GOLF & YACHT CLUB COMMUNITY SERVICES ASSOCIATION, INC.
4622 LINKS VILLAGE DRIVE
PONCE INLET, FL 32127 — Other Party

KARLA BAUMANN, REGISTERED AGENT O/B/O RIVERWALK AT HARBOUR VILLAGE CONDOMINIUM ASSOCIATION, INC.
391 S. TIMBERLANE DRIVE
NEW SMYRNA BEACH, FL 32168 — Other Party

RIVERWALK AT HARBOUR VILLAGE CONDOMINIUM ASSOCIATION, INC.
4622 LINKS VILLAGE DRIVE
PONCE INLET, FL 32127 — Other Party

KARL J. HILL AND NICOLE CURRY-HILL
182 S. THORNTON AVE.
ORLANDO, FL 32807 — Title Holder

NICOLE CURRY-HILL AND KARL J. HILL
182 SOUTH THORNTON
ORLANDO, FL 32801 — Title Holder

Certified By:

Will Roberts -- Tax Collector • Volusia County • 123 West Indiana Ave Room 103 • DeLand FL 32720
Tel: 386-736-5938 • Fax: 386-822-5729
Web: volusiatax.gov • Email: taxcollector@volusiatax.gov

WILL ROBERTS
TAX COLLECTOR
Serving to make a difference

Will Roberts, CFC
Tax Collector or Authorized Designee

Will Roberts -- Tax Collector • Volusia County • 123 West Indiana Ave Room 103 • DeLand FL 32720
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CERTIFICATION OF TAX DEED APPLICATION

Sections 197.502 and 197.542, Florida Statutes

Part 1: Tax Deed Application Information

Applicant	FIG 20, LLC FIG 20, LLC FBO SEC PTY PO BOX 12225 NEWARK, CA 07101-3411	Application date	Apr 10, 2026
Situs address	4672 RIVERWALK VILLAGE CT 8403 PONCE INLET 32127	Yr Issued/Certificate #	2024 / 11024
Parcel owner	HILL KARL J CURRY-HILL NICOLE 182 S THORNTON AVE ORLANDO, FL 32807	Date certificate issued	06/01/2024
		Deed application number	32030
Property description	See last page.	Account number	641936008403

Part 2: Certificates Owned by Applicant and Filed with Tax Deed Application

Column 1 Yr Issued/Certificate #	**Column 2** Date of Certificate Sale	**Column 3** Face Amount of Certificate	**Column 4** Interest	**Column 5: Total** (Column 3 + Column 4)
# 2024/11024	05/31/2024	8,445.88	1,173.63	9,619.51
			Part 2: Total*	**9,619.51**

Part 3: Other Certificates Redeemed by Applicant (Other than County)

Column 1 Yr Issued/Certificate #	**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)
# /					
				Part 3: Total*	**0.00**

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)	9,619.51
2. Delinquent taxes paid by the applicant	0.00
3. Current taxes paid by the applicant	8,141.83
4. Property information report fee	300.00
5. Tax deed application fee	225.00
6. Interest accrued by tax collector under s.197.542, F.S. (see Tax Collector Instructions, page 2)	822.89
7. **Total Paid** (Lines 1-6)	19,109.23

I certify the above information is true and the tax certificates, interest, property information report fee, and tax collector's fees have been paid, and that the property information statement is attached.

Sign here: Tim Brownson
Signature, Tax Collector or Designee

Volusia, Florida

Date 07/01/2026

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

Part 5: Clerk of Court Certified Amounts (Lines 8-15)	
8. Processing tax deed fee	0.00
9. Certified or registered mail charge	0.00
10. Advertising charge (see s. 197.542, F.S.)	0.00
11. Recording fee for certificate of notice	0.00
12. Sheriff's fees	0.00
13. Interest (see Clerk of Court Instructions, page 2)	0.00
14. **Total Paid** (Lines 8-13)	0.00
15. Plus one-half of the assessed value of homestead property, if applicable under s. 197.502 (6)(c)	
16. Other outstanding certificates and delinquent taxes not included in this Application, if applicable	0.00
17. Statutory opening bid (total of Lines 7, 14, 15, and 16, if applicable)	19,109.23
18. Redemption fee	6.25
19. Total amount to redeem	19,115.48

Sign here: _____ Date of sale

Signature, Clerk of Court or Designee

INSTRUCTIONS

Tax Collector (complete Parts 1-4)

Part 2: Certificates Owned by Applicant and Filed with Tax Deed Application
Enter the Face Amount of Certificate in Column 3 and the Interest in Column 4 for each certificate number. Add Columns 3 and 4 and enter the amount in Column 5.

Part 3: Other Certificates Redeemed by Applicant (Other than County)
Total. Add the amounts in Columns 3, 4 and 5

Part 4: Tax Collector Certified Amounts (Lines 1-7)

Line 1, enter the total of Part 2 plus the total of Part 3 above.

Total Paid, Line 7: Add the amounts of Lines 1-6

Line 6, Interest accrued by tax collector. Calculate the 1.5 percent interest accrued from the month after the date of application through the month this form is certified to the clerk. Enter the amount to be certified to the clerk on **Line 6**. The interest calculated by the tax collector stops before the interest calculated by the clerk begins. See Section 197.542, F.S., and Rule 12D-13.060(3), Florida Administrative Code.

The tax collector's interest for redemption at the time of the tax deed application is a cost of redemption, which encompasses various percentages of interest on certificates and omitted or delinquent taxes under Section 197.502, F.S. This interest is calculated before the tax collector calculates the interest in Section 197.542, F.S.

Attach certified statement of names and addresses of persons who must be notified before the sale of the property. Send this form and any required attachments to the Clerk of Court within 10 days after it is signed.

Clerk of Court (complete Part 5)

Line 13: Interest is calculated at the rate of 1.5 percent per month starting from the first day of the month after the month of certification of this form through the last day of the month in which the sale will be held. Multiply the calculated rate by the total of **Line 7**, minus **Line 6**, plus **Lines 8** through **12**. Enter the amount on **Line 13**.

Line 14: Total Paid Enter the total of Lines 8-13. Complete Lines 15-19, if applicable.

Property description (continued from Page 1):

UNIT 8403 BLDG 800 RIVERWALK AT HARBOUR VILLAGE CONDO PER OR
4812 PGS 3337-3428 INC PER OR 4827 PGS 3571-3572 PER OR 536
0 PGS 0442-0443

UNIT 8403 BLDG 800 RIVERWALK AT HARBOUR VILLAGE CONDO PER OR
4812 PGS 3337-3428 INC PER OR 4827 PGS (Full legal attached.)

TDA #: 32030

TitleExpress®
A service of Grant Street Group
339 Sixth Ave, Suite 1400
Pittsburgh, PA 15222

Web: www.grantstreet.com
E-mail: TitleExpress@grantstreet.com
Phone: (412) 391-5555

At the request of the County Tax Collector for Volusia County, FL, a search has been made of the Public Records for the following described property:

Account #	Alt. Key	Property Address
641936008403	6082707	4672 RIVERWALK VILLAGE CT 8403 PONCE INLET 32127

Legal Description

UNIT 8403 BLDG 800 RIVERWALK AT HARBOUR VILLAGE CONDO PER OR 4812 PGS 3337-3428 INC PER OR 4827 PGS 3571-3572 PER OR 5360 PGS 0442-0443

Other Parcel Info

Certificate #	Assessed Value	Homestead	Mobile Home	Improved	Bankruptcy
2024-11024	$433,602	No	No	Yes	No

Owner of Record on Current Tax Roll

KARL J HILL
NICOLE CURRY-HILL

182 S THORNTON AVE
ORLANDO FL 32807

Billing Name & Address

PROPERTY INFORMATION REPORT

This Property Information Report has been prepared in accordance with the requirements of Florida Statutes, Sections 197.502(4) and (5), and satisfies the minimum standards set forth in the Florida Administrative Code, Chapter 12D-13.061.

This report is not an opinion of title, title insurance policy, warranty of title or any other assurance as to the status of title, and shall not be used for the purpose of issuing title insurance.

Pursuant to s. 627.7843, Florida Statutes, the maximum liability of the issuer of this property information report for errors or omissions is limited to the amount paid for this report, and is further limited to the person(s) expressly identified by name as the recipient(s) of the report.

Report Date: 05/11/2026 **Search covers** **20 years** **through:** 05/05/2026

Brian Johnson
Title Examiner

General Examiner Comments:

APPARENT TITLE HOLDER

Name & Address of Record	Document	Examiner Comments
KARL J. HILL AND NICOLE CURRY-HILL 182 S. THORNTON AVE. ORLANDO FL 32807	Warranty Deed Bk:5360 Pg:442	
NICOLE CURRY-HILL AND KARL J. HILL 182 SOUTH THORNTON ORLANDO FL 32801		Mortgage 5360-444.

Related Documents (for Reference)

None found.

MORTGAGE HOLDER

Name & Address of Record	Document	Examiner Comments
EMIGRANT MORTGAGE COMPANY, INC 7 WESTCHESTER PLAZA ELMSFORD NY 10523	Mortgage Bk:5360 Pg:444	
EMIGRANT MORTGAGE COMPANY, INC. 22 VANDERBILT AVENUE NEW YORK NY 10017	Sunbiz-Mortgage	
C T CORPORATION SYSTEM, REGISTERED AGENT O/B/O EMIGRANT MORTGAGE COMPANY, INC. 1200 SOUTH PINE ISLAND ROAD PLANTATION FL 33324	Sunbiz-Mortgage	

Related Documents (for Reference)

None found.

LIEN HOLDER

Name & Address of Record	Document	Examiner Comments

None found.

Related Documents (for Reference)

None found.

OTHER PARTIES

Name & Address of Record	Document	Examiner Comments
RIVERWALK AT HARBOUR VILLAGE CONDOMINIUM ASSOCIATION, INC. 4622 LINKS VILLAGE DRIVE PONCE INLET FL 32127	Sunbiz-COA	
KARLA BAUMANN, REGISTERED AGENT O/B/O RIVERWALK AT HARBOUR VILLAGE CONDOMINIUM ASSOCIATION, INC. 391 S. TIMBERLANE DRIVE NEW SMYRNA BEACH FL 32168	Sunbiz-COA	
KARLA BAUMANN, REGISTERED AGENT O/B/O HARBOUR VILLAGE GOLF & YACHT CLUB COMMUNITY SERVICES ASSOCIATION, INC. 4622 LINKS VILLAGE DRIVE PONCE INLET FL 32127	Sunbiz-Master	

Related Documents (for Reference)

None found.

OTHER DOCUMENTS

Document Type
Property Appraiser

07/14/2004 10:39 AM
Doc stamps 2996.00
(Transfer Amt $ 428000)
Instrument# 2004-173426
Book: 5360
Page: 442

Prepared by
Leslie Starkey, an employee of
Associated Land Title Group, Inc.
555 West Granada Boulevard, Suite H-12
Ormond Beach, Florida 32174
(386) 673-6114

Return to: Grantee

File No.: 1061-541613

WARRANTY DEED

This indenture made on **June 30, 2004** A.D., by

Thomas Matthews and Catherine Matthews, husband and wife

whose address is: **3857 Carnaby Drive, Oviedo, FL 32765**
hereinafter called the "grantor", to

Karl J. Hill and Nicole Curry-Hill, husband and wife

whose address is: **182 S. Thornton Ave., Orlando, FL 32807**
hereinafter called the "grantee":

(Which terms "Grantor" and "Grantee" shall include singular or plural, corporation or individual, and either sex, and shall include heirs, legal representatives, successors and assigns of the same)

Witnesseth, that the grantor, for and in consideration of the sum of Ten Dollars, ($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 **Volusia** County, **Florida**, to-wit:

Unit 8403, Building 800, Riverwalk At Harbour Village, a Condominium, according to the Declaration of Condominium, recorded in Official Records Book 4812, page 3337, and all valid amendments thereto, of the Public Records of Volusia County, Florida; together with an undivided interest in the common elements set forth in the Declaration of Condominium as recorded, exemplified, referred to and set forth in said Declaration of Condominium and Exhibits thereto.

Parcel Identification Number: **6419-36-00-8403**

Subject to all reservations, covenants, conditions, restrictions and easements of record and to all applicable zoning ordinances and/or restrictions imposed by governmental authorities, if any.

Together with all the tenements, hereditaments and appurtenances thereto belonging or in any way appertaining.

To Have and to Hold, the same in fee simple forever.

And the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances except taxes accruing subsequent to December 31st of 2003.

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

Thomas Matthews

Catherine Matthews

Signed, sealed and delivered in our presence:

Witness Signature LESLIE G. STARKEY

Print Name: _____

Witness Signature BERNICE A. VALCHAR

Print Name: _____

State of **Florida**

County of **Volusia**

The Foregoing Instrument Was Acknowledged before me on **June 30, 2004**, by **Thomas Matthews and Catherine Matthews, husband and wife** who is/are personally known to me or who has/have produced a valid driver's license as identification.

LESLIE G. STARKEY
MY COMMISSION # DD 075652
EXPIRES: November 29, 2005
Bonded Thru Budget Notary Services

NOTARY PUBLIC
LESLIE G. STARKEY

Notary Print Name
My Commission Expires: _____

07/14/2004 10:39 AM
Doc stamps 1198.40
Intangible Tax 684.80
Instrument# 2004-173427
Book: 5360
Page: 444

Return To:
Emigrant Mortgage Company, Inc

7 Westchester Plaza
Elmsford, New York 10523
914-785-1100

This document was prepared by:
Anissa Brown
7 Westchester Plaza
Elmsford, New York 10523
914-785-1100

[Space Above This Line For Recording Data]

MORTGAGE

4774130

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 July 9th, 2004 , together with all Riders to this document.
(B) "**Borrower**" is Nicole Curry-Hill and Karl J. Hill , WIFE AND HUSBAND

Borrower is the mortgagor under this Security Instrument.

(C) "**Lender**" is Emigrant Mortgage Company, Inc

Lender is a Corporation
organized and existing under the laws of The State of New York

Lender's address is 7 Westchester Plaza, Elmsford, New York 10523

Lender is the mortgagee under this Security Instrument.
(D) "Note" means the promissory note signed by Borrower and dated July 9th, 2004 . The Note states that Borrower owes Lender Three Hundred Forty Two Thousand Four Hundred and no/100. Dollars (U.S. $ 342,400.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than August 1st, 2034 .
(E) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
(F) "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.
(G) "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]:

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

Rider to Mortgage Default Int. Rate
Interest Only

(H) "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.
(I) "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.
(J) "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.
(K) "Escrow Items" means those items that are described in Section 3.
(L) "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.
(M) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
(N) "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.

Initials: KJK NCH

(O) "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.

(P) "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 Lender, the following described property located in the County [Type of Recording Jurisdiction] of VOLUSIA [Name of Recording Jurisdiction]:
See Schedule "A" attached hereto and made a part hereof.

Parcel ID Number: 6419 36 00 8403 which currently has the address of
4672 RIVERWALK VILLAGE COURT # 8403 [Street]
PONCE INLET [City], Florida 32127-2219 [Zip Code]
("Property Address"):

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."

Initials: KTL AWH

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

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

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.

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.

(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

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

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.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

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.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

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.

23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

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.

25. Jury Trial Waiver. The Borrower hereby waives any right to a trial by jury in any action, proceeding, claim, or counterclaim, whether in contract or tort, at law or in equity, arising out of or in any way related to this Security Instrument or the Note.

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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:

LESLIE G. STARKEY

BERNICE A. VALCHAR

Nicole Curry-Hill (Seal)
Nicole Curry-Hill -Borrower

182 South Thornton
Orlando, Florida, 32801 (Address)

Karl J. Hill (Seal)
Karl J. Hill -Borrower

182 South Thornton
Orlando, Florida, 32801 (Address)

_____ (Seal)
-Borrower

(Address)

_____ (Seal)
-Borrower

(Address)

_____ (Seal)
-Borrower

(Address)

_____ (Seal)
-Borrower

(Address)

_____ (Seal)
-Borrower

(Address)

_____ (Seal)
-Borrower

(Address)

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STATE OF FLORIDA, VOLUSIA **County ss:**

The foregoing instrument was acknowledged before me this July 9th, 2004 by Nicole Curry-Hill and Karl J. Hill, WIFE AND HUSBAND

who is personally known to me or who has produced DRIVERS LICENSE as identification.

Notary Public

LESLIE G. STARKEY

LESLIE G. STARKEY
MY COMMISSION #.DD 075652
EXPIRES: November 29, 2005
Bonded Thru Budget Notary Services

EXHIBIT "A"

Unit 8403, Building 800, Riverwalk At Harbour Village, a Condominium, according to the Declaration of *Condominium, recorded in Official Records Book 4812, page 3337, and all valid amendments thereto, of* the Public Records of Volusia County, Florida; together with an undivided interest in the common elements set forth in the Declaration of Condominium as recorded, exemplified, referred to and set forth in said Declaration of Condominium and Exhibits thereto.

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ADJUSTABLE RATE RIDER
(1 Year Index-Payment Cap)

THIS ADJUSTABLE RATE RIDER is made this 9th day of July, 2004, and incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to EMIGRANT Mortgage Company, Inc., 7 Westchester Plaza, Elmsford, New York 10523 (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

4672 RIVERWALK VILLAGE COURT # 8403, PONCE INLET, FLORIDA 32127-2219
(Property Address)

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of 4.875 %. The Note provides for changes in the interest rate and the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the first day of August, 2007, and on that day every 12th month thereafter. Each date on which my interest rate could change is called a "Change Date".

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the weekly average yield on United States Treasury Securities adjusted to a constant maturity of one year(s), as made available by the Federal Reserve Board. The Index is published in the Federal Reserve Bulletin and made available each week by the Federal Reserve Board in Statistical Release H.15(519). The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index".

If the Index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding Two and three quarters percentage points (2.750 %) to the Current Index and then by rounding the result of this addition to the nearest one eighth of one percentage point (0.125%). This will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the maturity date at my new interest rate in substantially equal payments. The result of this calculation is called the "Full Payment". It will be the new amount of my monthly payment.

(D) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(E) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

(F) Limitations on Interest Rate Adjustments

The interest rate I am required to pay at the first Change Date will not be greater than 6.875 % or less than 2.875%. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than two percentage points (2.0%) from the rate of interest I have been paying for the preceding twelve months. My interest rate will never be greater than 10.875 %.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Uniform Covenant 17 of the Security Instrument is amended to read as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument.

If Lender exercises the option to require immediate payment in full, 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 delivered or mailed 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.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable Rate Rider.

Nicole Curry-Hill .....(Seal)
Nicole Curry-Hill - Borrower -

Karl J. Hill .....(Seal)
Karl J. Hill - Borrower -

.....(Seal)
- Borrower -

.....(Seal)
- Borrower -

RIDER TO MORTGAGE

26. If a change in applicable law would make any provision of the Note or this Mortgage unenforceable, Lender may require immediate payment in full of all sums secured by this Mortgage. If Lender requires immediate payment in full under this Paragraph 26, Lender will take steps and may act as specified in the last paragraph of Paragraph 18.

27. If any fixture attached to the Property is removed or damaged, I will replace it immediately.

28. Within ten (10) days after Lender sends to me a notice requesting that I do so, I will give to Lender a written statement, called an estoppel certificate, of the amount that I owe Lender on the Note and this Mortgage and whether or not I have any rights or claims to reduce or not pay the amount Lender states that I owe.

29. Lender may require immediate payment in full, as that phrase is defined in Paragraph 22 of this Mortgage within thirty (30) days after Lender sends me a notice informing me of the passage of any new law requiring Lender to pay a tax or assessment because Lender is the holder of the Note and this Mortgage. If Lender requires immediate payment in full under this Paragraph 29, Lender will take the steps and may act as specified in the last paragraph of Paragraph 18 herein, notwithstanding anything herein contained to the contrary.

30. I agree to correct any violation of any law affecting the Property within ninety (90) days after I receive notice that any governmental body has determined the existence of such violation.

31. If Lender starts a foreclosure action; a) Lender may ask the court to appoint, without prior notice to me, and without reference to the value of the property, a Receiver to enter and take possession of the Property, to look after the Property and to collect rents from any tenants on the Property; b) I shall pay monthly in advance to Lender or to any Receiver a fair charge for the use of the Property that I occupy. If I do not pay this fair charge, Lender or the Receiver may sue to collect it or to remove me, or both; c) If there is a sale at foreclosure, I agree that the Property may be sold in one parcel. Lender may give the Note and this Mortgage to an attorney to foreclose or to collect money I owe under the Note and this Mortgage, or to remedy any of the promises I have not kept. If Lender does so, it may add all its legal fees, costs and other expenses to the amount I owe, together with interest at the rate specified in the Note, including legal fees incurred by Lender in any bankruptcy proceeding filed by or against me.

32. I will not collect more than one (1) month's rent in advance from any tenant or occupant without Lender's written consent.

33. Any claim, demand or charge made against property in connection with an obligation that has not been fulfilled is known as a "lien". Notwithstanding the provisions of Paragraph 4 of this Mortgage, I agree to pay or satisfy all liens against the property that may be superior to all or a part of the lien of this Mortgage within thirty (30) days after Lender sends to me a written notice of the existence of such a lien.

34. I promise to furnish Lender with any documents or information which Lender may require in connection with making a change in the interest rate under the Note secured by this Mortgage, and I also promise to sign any document which Lender may require me to sign in connection with any such interest rate change.

35. The Borrower shall not claim or demand or be entitled to receive any credit or credits on account of the principal or interest due or to grow due on this mortgage or the obligation intended to be secured hereby for taxes of other charges assessed against the Property or any part thereof.

36. The lender may, after default, at its option, if so permitted by law, foreclose the mortgage so that the property may be sold subject to the mortgage given as security herein.

37. I represent and warrant that the Property will be used as my primary residence, and I acknowledge that the Lender has relied on this representation and warranty in accepting the Note and this Mortgage at the Initial Interest Rate and terms of interest rate adjustment set forth in the Note, and in issuing the commitment for the loan secured by this Mortgage at the commitment and/or loan origination fee set forth in the commitment. Notwithstanding the provisions of Paragraph 6 of this Mortgage, in the event the Lender determines that I am not using the premises as my primary residence at any time starting 30 days after the date of this Mortgage continuing to the first anniversary of this Mortgage, the Initial Interest Rate set forth in the Note will be increased by one percent (1%) per annum and the interest rate at each interest change date will be increased by an additional one percent (1%) above the adjusted interest rate calculated as set forth in the Note and Adjustable Rate Rider herein; said changes to be applied (a) retroactively from the date of this Mortgage to all unpaid and any previously paid principal, and (b) throughout the term of this Mortgage. In addition, an additional commitment fee of one percent (1%) of the original principal amount of the Loan shall be immediately due and payable. Failure by me to pay any amount due under this Paragraph within fifteen (15) days after notice thereof will give the Lender the right to require immediate payment in full under Paragraph 22 hereof.

38. In the event that I am also obtaining a bridge loan from Lender, covering the premises_____, any event of default under the loan documents for said bridge loan shall also be an event of default hereunder and shall entitle Lender to require immediate payment in full as set forth in Paragraph 22 hereof. Any default under any other loan of any kind that I may have with Lender now or in the future will also be an event of default under this Mortgage and the Note. Lender shall have a lien on any of my deposit balances now or hereafter on deposit with Lender; together with full authority to set off such deposit balances against the amounts due under this Mortgage and the Note, and Lender may at any time, without notice, after any event of default under this Mortgage or the Note, before or after any acceleration of the Note and this Mortgage, set off and apply any deposits I have with Lender or other debts owed to me by Lender against any monthly payments or other amounts due under this Mortgage or the Note.

39. Notwithstanding anything to the contrary contained in Paragraph 23 of this Mortgage, Lender may charge a reasonable fee for processing a payment of all amounts due under the Note and this Mortgage.

40. As additional security for my obligations under the Note and this Mortgage, I hereby assign to Lender the rents, issues and profits of the Property, provided that I shall, prior to Lender requiring immediate payment in full of all sums secured by this Mortgage as that phrase is defined in paragraph 22 of this Mortgage, have the right to collect and retain such rents, issues and profits as they become due and payable. If Lender requires immediate payment in full or if I abandon the Property, then Lender, persons authorized by Lender, or a receiver appointed by a court at Lender's request may: (A) collect the rental payments including overdue rental payments, directly from the tenants; (B) enter on and take possession of the Property (C) manage the Property; and (D) sign, cancel and change leases. If Lender notifies the tenants that Lender has the right to collect rental payments directly from them under this Paragraph 40, I agree that the tenants may make those rental payments to Lender without having to ask whether I have failed to keep my promises and agreements under this Mortgage. If there is a judgement for Lender in a lawsuit for foreclosure and sale, I will pay to Lender reasonable rent from the date the judgement is entered for as long as I occupy the Property. However, this does not give me the right to occupy the Property. All rental payments collected by Lender or by a receiver, other than the rent paid by me under this Paragraph 40 will be used first to pay the costs of collecting rental payments and of managing the Property. If any part of the rental payments remains after those costs have been paid in full, the remaining part will be used to reduce the sums secured. The costs of managing the property may include the receiver's fees, reasonable attorneys' fees and the cost of any necessary bonds.

41. I agree that Paragraph 19 of this Mortgage is hereby deleted, and I shall have no right to reinstate the Note and this Mortgage after acceleration thereof under any provision of this Mortgage. I further agree that notwithstanding anything contained in Paragraph 22 I shall have no right to receive a notice of a right to reinstate after acceleration of this Mortgage.

42. Notwithstanding Paragraph 37 or any other provision contained in this Mortgage, if the Property is a 2 to 4 family residence, I will occupy at least one unit on the Property in compliance with Paragraph 6 of this Mortgage.

43. In this Rider to Mortgage, Borrower is sometimes referred to as "I" or "me", and this Security Instrument is sometimes referred to as this "Mortgage".

44. I agree to pay any and all present and future documentary stamp taxes and non-recurring intangible taxes with respect to this Mortgage and Note. I shall indemnify and hold Lender harmless from and against any and all loss, liability, claim, deficiency or expense, including, without limitation, interest, penalties and legal fees, which Lender may have heretofore incurred or may hereafter incur in connection with any and all present and future documentary stamp taxes and non-recurring intangible taxes with respect to this Mortgage and the Note.

45. In the event of any assignment or transfer of the Note and this Mortgage to the Federal National Mortgage Association or the Federal Home Loan Mortgage Corporation, the provisions of Paragraphs 26 through 44 herein shall, upon such assignment or transfer, cease to be operative and shall be null and void.

By signing this Rider, I agree to all of the above

Nicole Curry-Hill

Karl J. Hill

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LOAN NO.: 4774130

BORROWERS: Nicole Curry-Hill
Karl J. Hill

INTEREST ONLY PAYMENT RIDER

Notwithstanding the provisions of the Commitment for this loan, or the Note, or the Security Instrument, payments under the Note and under the loan documents will be made as follows:

Payments of interest only on the outstanding principal balance shall be made monthly during the initial 3 year period (hereinafter referred to as the "Initial Period"). Interest shall be charged as set forth in the Note. Commencing with the month immediately following the end of the Initial Period and every month thereafter, borrower shall pay both principal and interest. Monthly payments of principal and interest shall be computed so that the mortgage principal shall be paid in full by the maturity date of the loan.

Notwithstanding anything to the contrary contained in this Rider, in the event that a default shall occur under the Note and/or the Security Instrument, then the terms of this Payment Rider shall at the option of the Lender, become null and void; and thereafter and upon notice to the Borrower, payments of both principal and interest based on the mortgage principal at the time of default shall be paid monthly and said payments shall be computed so that the mortgage principal shall be paid in full by the maturity date of the loan.

AGREED AND ACCEPTED: Nicole Curry-Hill DATE: 7/9/04
Nicole Curry-Hill

AGREED AND ACCEPTED: Karl J. Hill DATE: 7/9/04
Karl J. Hill

AGREED AND ACCEPTED: _____ DATE: _____

AGREED AND ACCEPTED: _____ DATE: _____

INTRST

CONDOMINIUM RIDER

4774130

THIS CONDOMINIUM RIDER is made this 9th day of July 2004 , and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to

Emigrant Mortgage Company, Inc

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

4672 RIVERWALK VILLAGE COURT # 8403, PONCE INLET, FLORIDA 32127-2219

[Property Address]

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as:

Riverwalk at Harbour Village

[Name of Condominium Project]

(the "Condominium Project"). If the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.

CONDOMINIUM COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. Condominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

B. Property Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes and floods, from which Lender requires insurance,

then: (i) Lender waives the provision in Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

What Lender requires as a condition of this waiver can change during the term of the loan.

Borrower shall give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

In the event of a distribution of property insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 11.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay condominium dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Condominium Rider.

Nicole Curry-Hill (Seal)
Nicole Curry-Hill -Borrower

Karl J. Hill (Seal)
Karl J. Hill -Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

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DEFAULT INTEREST RATE RIDER

Loan #: 4774130

The last sentence of Paragraph 2 of the Note is hereby deleted and the following provisions are substituted in its place in the Note, and added to the Mortgage or Security Agreement:

Extended Default: If, for any reason, (1) I fail to make a full monthly payment on or before the last day of the month in which said monthly payment is due; or (2) I fail to pay the entire amount due on my loan on the maturity date or other date on which I am required to make immediate payment in full of the entire amount due on my loan, whether by reason of acceleration of my loan or otherwise, and such default exists for more than thirty (30) days, or (3) I fail to perform any of my obligations under the loan note or the mortgage (Security Instrument) (or, if this is a loan on a cooperative apartment unit, the Collateral Note And Security Agreement) for more than thirty (30) days, then my loan, and any other connected or related loan held by you, will be in Extended Default, and I will be obligated to pay interest at the Default Interest Rate, as set forth below.

Default Interest Rate: If I am in Extended Default, as described above, the interest rate on my loan, and on any other connected or related loan held by you (Note Holder), will be increased to 16.000 % per annum (the "Default Interest Rate") without prior notice to me, until either of the following two events occurs: (1) All amounts which are due and unpaid on the loan, including monthly payments and charges due (including interest at the Default Interest Rate imposed hereunder), are paid in full, and all other defaults under the loan documents have been cured, provided that the loan has not matured, by acceleration or otherwise, and I have complied with all requirements contained in the loan documents to correct defaults; or (2) The entire amount due on the loan, including all principal, interest (including interest at the Default Interest Rate imposed hereunder) and all other amounts and charges due, are paid in full. Interest at the Default Interest Rate will be charged from the first day of the month immediately following the month in which any monthly payment in Extended Default was due, or from the date of the occurrence of any other event which, after the passage of thirty (30) days, causes my loan to be in Extended Default. Accrual of interest at the Default Interest Rate shall be in addition to, and not in place of, any late fees or charges, or any other charges which may become due under the loan documents. In no event shall I be required to pay interest at an interest rate greater than the maximum interest rate permitted by law, or interest at the Default Interest Rate for a period greater than that permitted by law; in the event that you determine that interest at the Default Interest Rate is in excess of the above requirements, such excess will be credited to reduce the principal balance due on the loan. You may, at your option, notify me of the increase of the interest rate on my loan to the Default Interest Rate, and the increased monthly payment due by reason of the application of the Default Interest Rate, on subsequent monthly billing statements.

I agree to the terms of this Default Interest Rate Rider:

Nicole Curry-Hill 7/9/04
Borrower Date
Nicole Curry-Hill

Karl J. Hill 7/9/04
Co-Borrower Date
Karl J. Hill

Co-Borrower Date

Co-Borrower Date

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SECOND HOME RIDER

Loan # 4774130

THIS SECOND HOME RIDER is made on this 9th day of July , 2004 , and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower," whether there are one or more persons undersigned) to secure Borrower's Note to

Emigrant Mortgage Company, Inc

(the "Lender") of the same date and covering the Property described in the Security Instrument (the "Property"), which is located at:

4672 RIVERWALK VILLAGE COURT # 8403
PONCE INLET, FLORIDA 32127-2219

[Property Address]

In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree that Uniform Covenant 6 of the Security Instrument is deleted and is replaced by the following:

6. Occupancy and Use; Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy and shall only use, the Property as Borrower's second home. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with

any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy and use of the Property as a second home. 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.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Second Home Rider.

Nicole Curry-Hill (Seal) - Borrower
Nicole Curry-Hill

Karl J. Hill (Seal) - Borrower
Karl J. Hill

(Seal) - Borrower

(Seal) - Borrower

(Seal) - Borrower

(Seal) - Borrower

(Seal) - Borrower

(Seal) - Borrower

PLANNED UNIT DEVELOPMENT RIDER

4774130

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 9th day of July 2004, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to Emigrant Mortgage Company, Inc

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

4672 RIVERWALK VILLAGE COURT # 8403, PONCE INLET, FLORIDA 32127-2219
[Property Address]

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in Declaration of Covenants, Conditions and, Restrictions

(the "Declaration"). The Property is a part of a planned unit development known as

Riverwalk At Harbour Village
[Name of Planned Unit Development]

(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest.

PUD COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. PUD Obligations. Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

B. Property Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and 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, then: (i) Lender waives the provision in Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

What Lender requires as a condition of this waiver can change during the term of the loan.

Borrower shall give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

In the event of a distribution of property insurance proceeds in lieu of restoration or repair following a loss to the Property, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 11.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

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Diane M. Matousek
Volusia County, Clerk of Court

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this PUD Rider.

Nicole Curry-Hill (Seal) -Borrower

Karl J. Hill (Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

Division of Corporations

Sunbiz.org Division of Corporations an official State of Florida website

Detail by Entity Name

Foreign Profit Corporation
EMIGRANT MORTGAGE COMPANY, INC.

Filing Information

Document Number	F02000004317
FEI/EIN Number	13-3432069
Date Filed	08/23/2002
State	NY
Status	ACTIVE

Principal Address

7 WESTCHESTER PLAZA
ELMSFORD, NY 10523

Mailing Address

22 VANDERBILT AVENUE
NEW YORK, NY 10017

Changed: 05/03/2026

Registered Agent Name & Address

C T CORPORATION SYSTEM
1200 SOUTH PINE ISLAND ROAD
PLANTATION, FL 33324

Officer/Director Detail

Name & Address

Title PRES

ALAN, EMERSON
7 WESTCHESTER PLAZA
NEW YORK, NY 10523

Title CEO

WALD, RICHARD
5 EAST 42ND STREET NY
NEW YORK, NY 10017

Title D

MAY, FRANCIS
5 EAST 42ND STREET
NEW YORK, NY 10017

Annual Reports

Report Year	Filed Date
2024	04/26/2024
2025	05/01/2025
2026	05/03/2026

Document Images

05/03/2026 -- ANNUAL REPORT	View image in PDF format
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04/17/2023 -- ANNUAL REPORT	View image in PDF format
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04/29/2021 -- ANNUAL REPORT	View image in PDF format
05/07/2020 -- ANNUAL REPORT	View image in PDF format
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04/24/2018 -- ANNUAL REPORT	View image in PDF format
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04/15/2016 -- ANNUAL REPORT	View image in PDF format
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03/14/2007 -- ANNUAL REPORT	View image in PDF format
04/18/2006 -- ANNUAL REPORT	View image in PDF format
07/15/2005 -- ANNUAL REPORT	View image in PDF format
07/15/2004 -- ANNUAL REPORT	View image in PDF format
02/17/2003 -- ANNUAL REPORT	View image in PDF format
08/23/2002 -- Foreign Profit	View image in PDF format

Division of Corporations

Sunbiz.org Division of Corporations an official State of Florida website

Detail by Entity Name

Florida Not For Profit Corporation
RIVERWALK AT HARBOUR VILLAGE CONDOMINIUM ASSOCIATION, INC.

Filing Information

Document Number	N02000000913
FEI/EIN Number	35-2160181
Date Filed	02/04/2002
State	FL
Status	ACTIVE

Principal Address

4622 LINKS VILLAGE DRIVE
PONCE INLET, FL 32127

Changed: 03/17/2004

Mailing Address

4622 LINKS VILLAGE DRIVE
PONCE INLET, FL 32127

Changed: 03/17/2004

Registered Agent Name & Address

BAUMANN, KARLA
391 S. TIMBERLANE DRIVE
NEW SMYRNA BEACH, FL 32168

Name Changed: 03/17/2004

Address Changed: 02/04/2012

Officer/Director Detail

Name & Address

Title VICE PRESIDENT

BRANDON, CHUCK
4622 LINKS VILLAGE DRIVE
PONCE INLET, FL 32127

Title President

GREGGO, JAN
4622 LINKS VILLAGE DRIVE
PONCE INLET, FL 32127

Title Director

CIVETTINI, JOHN
4622 LINKS VILLAGE DRIVE
PONCE INLET, FL 32127

Title Director

RISLEY, JOHN
4622 LINKS VILLAGE DRIVE
PONCE INLET, FL 32127

Title TREASURER

PYNN, ROGER
4622 LINKS VILLAGE DRIVE
PONCE INLET, FL 32127

Title SECRETARY

BAUMANN, KARLA
391 S. TIMBERLANE DR.
NEW SMYRNA BEACH, FL 32168

Annual Reports

Report Year	Filed Date
2024	02/16/2024
2025	02/18/2025
2026	02/17/2026

Document Images

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03/24/2021 -- ANNUAL REPORT	View image in PDF format
03/02/2020 -- ANNUAL REPORT	View image in PDF format
02/14/2019 -- ANNUAL REPORT	View image in PDF format
02/26/2018 -- ANNUAL REPORT	View image in PDF format
02/13/2017 -- ANNUAL REPORT	View image in PDF format
02/26/2016 -- ANNUAL REPORT	View image in PDF format
01/26/2015 -- ANNUAL REPORT	View image in PDF format
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02/15/2013 -- ANNUAL REPORT	View image in PDF format

02/04/2012 -- ANNUAL REPORT	View image in PDF format
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04/13/2005 -- ANNUAL REPORT	View image in PDF format
03/17/2004 -- ANNUAL REPORT	View image in PDF format
02/10/2003 -- ANNUAL REPORT	View image in PDF format
11/06/2002 -- Reg. Agent Change	View image in PDF format
02/04/2002 -- Domestic Non-Profit	View image in PDF format

Division of Corporations

Sunbiz.org Division of Corporations an official State of Florida website

Detail by Entity Name

Florida Not For Profit Corporation
HARBOUR VILLAGE GOLF & YACHT CLUB COMMUNITY SERVICES ASSOCIATION, INC.

Filing Information

Document Number	N01000000726
FEI/EIN Number	59-3740355
Date Filed	01/30/2001
State	FL
Status	ACTIVE
Last Event	AMENDMENT
Event Date Filed	08/02/2001
Event Effective Date	NONE

Principal Address

4622 LINKS VILLAGE DRIVE.
PONCE INLET, FL 32127

Changed: 02/16/2010

Mailing Address

4622 LINKS VILLAGE DRIVE
PONCE INLET, FL 32127

Changed: 03/17/2004

Registered Agent Name & Address

BAUMANN, KARLA
4622 LINKS VILLAGE DRIVE
PONCE INLET, FL 32127

Name Changed: 04/13/2005

Address Changed: 03/17/2004

Officer/Director Detail

Name & Address

Title VP

SCHWALLIE, GEORGE
4622 LINKS VILLAGE DRIVE
PONCE INLET, FL 32127

Title President

WILNER, JEFF
4622 LINKS VILLAGE DRIVE.
PONCE INLET, FL 32127

Title TREASURER

GERENA, MILLIE
4622 LINKS VILLAGE DRIVE.
PONCE INLET, FL 32127

Title DIRECTOR

MUELLER, PAUL
4622 LINKS VILLAGE DRIVE
PONCE INLET, FL 32127

Title DIRECTOR

DOMINICZAK, JOHN
4622 LINKS VILLAGE DRIVE
PONCE INLET, FL 32127

Title Director

CHIPPERO, ED
4622 LINKS VILLAGE DRIVE.
PONCE INLET, FL 32127

Title Director

WINKLER, JADE
4622 LINKS VILLAGE DRIVE.
PONCE INLET, FL 32127

Title Secretary

BAUMANN, KARLA
4622 LINKS VILLAGE DRIVE.
PONCE INLET, FL 32127

Annual Reports

Report Year	Filed Date
2024	04/09/2024
2025	03/28/2025
2026	03/30/2026

Document Images

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04/13/2022 -- ANNUAL REPORT	View image in PDF format
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03/31/2012 -- ANNUAL REPORT	View image in PDF format
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03/17/2003 -- ANNUAL REPORT	View image in PDF format
11/06/2002 -- Reg. Agent Change	View image in PDF format
02/11/2002 -- ANNUAL REPORT	View image in PDF format
08/02/2001 -- Amendment	View image in PDF format
01/30/2001 -- Domestic Non-Profit	View image in PDF format

Volusia County Property Appraiser
123 W. Indiana Ave., Rm. 102
DeLand, FL. 32720
Phone: (386) 736-5901 Web: vcpa.vcgov.org

Property Summary

Alternate Key:	6082707
Parcel ID:	641936008403
Township-Range-Section:	16 - 34 - 19
Subdivision-Block-Lot:	36 - 00 - 8403
Owner(s):	HILL KARL J - TE - Tenancy in the Entirety - 100% CURRY-HILL NICOLE - TE - Tenancy in the Entirety - 100%
Mailing Address On File:	152 S THORNTON AVE ORLANDO FL 32807
Physical Address:	8403-4672 RIVERWALK VILLAGE CT, PONCE INLET 32127
Building Count:	1
Neighborhood:	0456 - HARBOUR VILLAGE CONDO (MASTER)
Subdivision Name:	RIVERWALK AT HARBOUR VILLAGE CONDO
Property Use:	0400 - CONDOMINIUM
Tax District:	405-PONCE INLET
2025 Final Millage Rate:	18.2303
Homestead Property:	No
Agriculture Classification:	No
Short Description:	UNIT 8403 BLDG 600 RIVERWALK AT HARBOUR VILLAGE CONDO PER OR 4812 PGS 3337-3428 INC PER OR 4827 PGS 3571-3572 PER OR 536 0 PGS 0442-0443

Property Values

Tax Year:	2026 Working	2025 Final	2024 Final
Valuation Method:	1-Market Oriented Cost	1-Market Oriented Cost	1-Market Oriented Cost
Improvement Value:	$555,355	$433,602	$568,980
Land Value:	$0	$0	$0
Just/Market Value:	$555,355	$433,602	$568,980

Working Tax Roll Values by Taxing Authority

Values shown below are the 2026 WORKING TAX ROLL VALUES that are subject to change until certified. Millage Rates below that are used in the calculation of the Estimated Taxes are the 2025 FINAL MILLAGE RATES. The Just/Market listed below is not intended to represent the anticipated selling price of the property and should not be relied upon by any individual or entity as a determination of current market value.

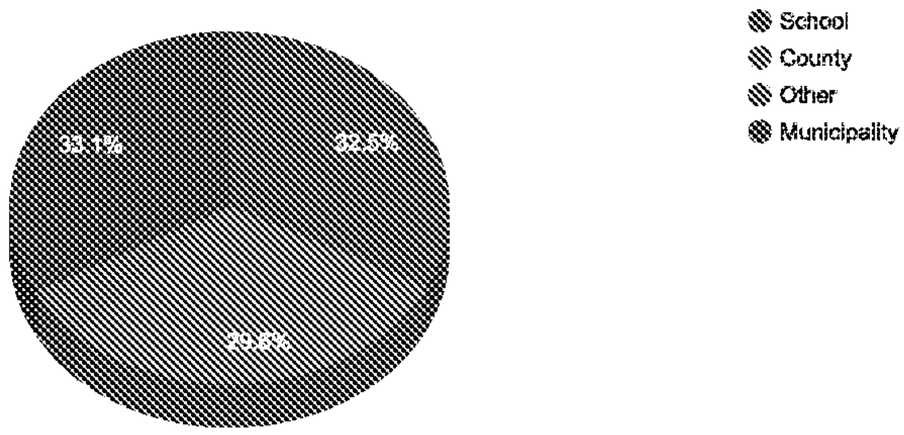
Tax Authority		Just/Market Value	Assessed Value	Ex/10CAP	Taxable Value	Millage Rate	Estimated Taxes
0017	CAPITAL IMPROVEMENT	$555,355	$555,355	$0	$555,355	1.5000	$833.03
0012	DISCRETIONARY	$555,355	$555,355	$0	$555,355	0.7480	$415.41
0011	REQ LOCAL EFFORT	$555,355	$555,355	$0	$555,355	3.0310	$1,683.28
0050	GENERAL FUND	$555,355	$476,962	$78,393	$476,962	3.2007	$1,526.61
0053	LAW ENFORCEMENT FUND	$555,355	$476,962	$78,393	$476,962	1.5994	$762.85
0055	LIBRARY	$555,355	$476,962	$78,393	$476,962	0.3697	$176.33
0520	MOSQUITO CONTROL	$555,355	$476,962	$78,393	$476,962	0.1573	$75.03
0530	PONCE INLET PORT AUTHORITY	$555,355	$476,962	$78,393	$476,962	0.0660	$31.48
0058	VOLUSIA ECHO	$555,355	$476,962	$78,393	$476,962	0.2000	$95.39
0057	VOLUSIA FOREVER	$555,355	$476,962	$78,393	$476,962	0.2000	$95.39
0065	FLORIDA INLAND NAVIGATION DISTRICT	$555,355	$476,962	$78,393	$476,962	0.0270	$12.88
0100	HALIFAX HOSPITAL AUTHORITY	$555,355	$476,962	$78,393	$476,962	0.7019	$334.78
0060	ST JOHN'S WATER MANAGEMENT DISTRICT	$555,355	$476,962	$78,393	$476,962	0.1793	$85.52
0260	PONCE INLET	$555,355	$476,962	$78,393	$476,962	6.2500	$2,981.01
						18.2303	$9,109.00

Non-Ad Valorem Assessments

Project	#Units	Rate	Amount

Estimated Ad Valorem Tax:	$9,109.00
Estimated Non-Ad Valorem Tax:	$0.00
Estimated Taxes:	**$9,109.00**
Estimated Tax Amount without SOH/10CAP ⓘ	$10,124.29

Where your tax dollars are going:



Previous Years Certified Tax Roll Values

Year	Land Value	Impr Value	Just Value	Non-Sch Assd	County Exemptions	County Taxable	HX Savings
2025	$0	$433,602	$433,602	$433,602	$0	$433,602	$0
2024	$0	$568,980	$568,980	$426,533	$0	$426,533	$0
2023	$0	$492,789	$492,789	$387,757	$0	$387,757	$0
2022	$0	$394,166	$394,166	$352,506	$0	$352,506	$0
2021	$0	$320,460	$320,460	$320,460	$0	$320,460	$0
2020	$0	$324,719	$324,719	$293,941	$0	$293,941	$0
2019	$0	$267,219	$267,219	$267,219	$0	$267,219	$0
2018	$1	$254,128	$254,129	$254,129	$0	$254,129	$0
2017	$1	$213,891	$285,188	$282,364	$0	$282,364	$0

Land Data

#	Land Use	Ag	Type	Units	Acres	Sq Feet	FF	Depth	Rate	Just Value
									Total Land Value:	$0

Building(s) - Residential

Card (Bldg) #: 1

Style:		**# Stories:**		**2 Fixture Baths:**	0
Description:	-	**# Bedrooms:**	3	**3 Fixture Baths:**	3
Quality Grd:		**Floor Type:**	-	**4 Fixture Baths:**	
Arch Design:		**Wall Type:**	-	**5 Fixture Baths:**	
Year Built:	2002	**Exterior Wall:**	-	**6 Fixture Baths:**	
Total SFLA:	2,138	**Foundation:**	-	**7 Fixture Baths:**	
HVAC:	-	**Roof Cover:**	-	**Add'l Fixtures:**	
Heat Method:	-	**Roof Type:**	-		
Heat Source:	-	**FPL:**	//		

Total Building Value: $555,355

Residential Condo/Villa Data

Type: 05 - TARPON3/3
Level: 4
View: SW
Complex: 045602 - HARBOUR VILLAGE - PH 2 (6419-36)
#:

Miscellaneous Improvement(s)

#	Type	Year	Area	Units	L x W	Depreciated Value
				Total Miscellaneous Value:		$0

Sales History

NOTE: This section is not intended to be a complete chain of title. Additional official book/page numbers may be listed in the property description and/or recorded and indexed with the Clerk of the Court.

Book/Page	Instrument No.	Sale Date	Deed Type	Qualified/Unqualified	Vacant/Improved	Sale Price
5360 / 0442	[redacted]	06/30/2004	WD-WARRANTY DEED	UNQUALIFIED	VACANT	$428,000
4827 / 3571	[redacted]	02/15/2002	WD-WARRANTY DEED	UNQUALIFIED	IMPROVED	$264,000

Property Description

NOTE: This property description may be a condensed/abbreviated version of the original description as recorded on deeds or other legal instruments in the public records of the Volusia County Clerk of Court. It may not include the Public Land Survey System's Section, Township, Range information or the county in which the property is located. It is intended to represent the land boundary only and does not include easements or other interests of record. This description should not be used for purposes of conveying property title. The Property Appraiser assumes no responsibility for the consequences of inappropriate uses or interpretations of the property descriptions found on this site.

Legal Description	Millage Group	Township-Range-Section	Subdivision-Block-Lot	Date Created
UNIT 8403 BLDG 800 RIVERWALK AT HARBOUR VILLAGE CONDO PER OR 4812 PGS 3337-3428 INC PER OR 4827 PGS 3571-3572 PER OR 5360 PGS 0442-0443	405	16 - 34 - 19	36 - 00 - 8403	19-MAR-02

Permit Summary

NOTE: Permit data does not originate from the Volusia County Property Appraiser's office. For details or questions concerning a permit, please contact the building department of the tax district in which the property is located.

Date	Number	Description	Amount
04/09/2015	20150322	NEW A/C SYSTEM	$2,500

WILL ROBERTS
TAX COLLECTOR
Serving to make a difference

TAX DEED APPLICATION COVER LETTER

Account #: 641936008403
Tax Deed #: 32030
Situs Address: 4672 RIVERWALK VILLAGE CT 8403

This certifies that the following persons shall be notified by the Clerk of the Circuit Court regarding this Tax Deed Application on the above property per 197.502(4), F.S., and 12D-13.060(4), F.A.C.:

Tax Deed Applicant
FIG 20, LLC
FIG 20, LLC FBO SEC PTY
PO BOX 12225
NEWARK, CA 07101-3411

Owner on Current Tax Roll
(1) HILL KARL J
CURRY-HILL NICOLE
182 S THORNTON AVE
ORLANDO, FL 32807

SN (ORANGE)

Billing Address on Current Tax Roll

Additional Parties, Per Search
(2) EMIGRANT MORTGAGE COMPANY, INC — Mortgage Holder
7 WESTCHESTER PLAZA
ELMSFORD, NY 10523

(3) EMIGRANT MORTGAGE COMPANY, INC. — Mortgage Holder
22 VANDERBILT AVENUE
NEW YORK, NY 10017

(4) C T CORPORATION SYSTEM, REGISTERED AGENT O/B/O — Mortgage Holder's Agent/Rep

EMIGRANT MORTGAGE COMPANY,
INC.
1200 SOUTH PINE ISLAND ROAD
PLANTATION, FL 33324

(5) KARLA BAUMANN, REGISTERED AGENT O/B/O HARBOUR VILLAGE GOLF & YACHT CLUB COMMUNITY SERVICES ASSOCIATION, INC.
4622 LINKS VILLAGE DRIVE
PONCE INLET, FL 32127 — Other Party

(6) KARLA BAUMANN, REGISTERED AGENT O/B/O RIVERWALK AT HARBOUR VILLAGE CONDOMINIUM ASSOCIATION, INC.
391 S. TIMBERLANE DRIVE
NEW SMYRNA BEACH, FL 32168 — Other Party

(7) RIVERWALK AT HARBOUR VILLAGE CONDOMINIUM ASSOCIATION, INC.
4622 LINKS VILLAGE DRIVE
PONCE INLET, FL 32127 — Other Party

SN (8) KARL J. HILL AND NICOLE CURRY-HILL
(ORANGE) ☆ 182 S. THORNTON AVE.
ORLANDO, FL 32807 — Title Holder

SN (9) NICOLE CURRY-HILL AND KARL J. HILL
(ORANGE) ☆ 182 SOUTH THORNTON
ORLANDO, FL 32801 — Title Holder

Certified By:

WILL ROBERTS
TAX COLLECTOR
Serving to make a difference

Will Roberts, CFC
Tax Collector or Authorized Designee

Will Roberts – Tax Collector • Volusia County • 123 West Indiana Ave Room 103 • DeLand FL 32720
Tel: 386-736-5938 • Fax: 386-822-5729
Web: volusiatax.gov • Email: taxcollector@volusiatax.gov

Pearson, Samantha

From: Timothy Brownson <TBrownson@volusiatax.gov>
Sent: Wednesday, July 1, 2026 4:00 PM
To: taxdeeds
Cc: taxdeeds
Subject: CERT #11024-24 CERTIFYING

Attention! This email originates from outside of the Clerk's office. DO NOT open attachments or click links unless you are sure this email comes from a known sender and you know the content is safe. If you have any doubts please contact IT!

Hello,

I will be certifying Cert #11024-24 in a few moments, the Billing Address on Current Tax Roll is as follows:
HILL KARL J
CURRY-HILL NICOLE
182 S THORNTON AVE
ORLANDO, FL 32807

Also the owner of Record for the base tax year is as follows:
HILL KARL J
CURRY-HILL NICOLE
182 S THORNTON AVE ADV
ORLANDO, FL 32807

(10) SN (VOL)
SITUS ADDRESS
4672 RIVERWALK VILLAGE CT 8403,
PONCE INLET,
32127

HILL KARL J
CURRY-HILL NICOLE

Sincerely,

Tim Brownson
Tax Analyst
Office of Will Roberts – Tax Collector
123 W. Indiana Ave., Room 103
DeLand, FL 32720
Ext. 12655
(386) 736-5938
Web: volusiatax.gov
Online services: volusiatax.gov/online
Take our survey!



Any email or attachment sent to or received from this email address may be considered a “public record” as defined by Chapter 119, Florida statutes and is subject to disclosure as a public record in absence of an exemption established by law.

LAURA E. ROTH
CLERK OF THE CIRCUIT COURT

SEVENTH JUDICIAL CIRCUIT - VOLUSIA COUNTY
P.O. BOX 6043 DELAND, FLORIDA 32721-6043 - WWW.CLERK.ORG

Attn: Tax Deed Division

July 8, 2026

Payment Due: August 7, 2026

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

RE: CERTIFICATE NUMBER: **11024-24**
PARCEL ID NUMBER: **641936008403**

REQUEST FOR DEPOSIT

The Clerk's office has received your application for tax deed on the above listed certificate. In order to initiate Tax Deed Sale proceedings, we will need a deposit from you to cover the costs associated with moving your certificate through the Tax Deed Sale process. This breakdown of costs is an estimate only. Should unanticipated costs arise as the certificate is being processed, additional monies may be required. If you are not the high bidder at the Tax Deed Sale, you will receive a refund in the amount of your deposit once the tax deed is recorded. Accordingly, the following amount is hereby requested as a deposit to initiate Tax Deed Sale proceedings:

Clerk of Court Statutory Fee [per Sect. 28.24]	$	60.00
Clerk of Court Mail Charge [per 28.24]		138.40
Clerk of Court Advertising Fee [per Sect. 197.512]		56.00
Sheriff's Fee [per Sect. 197.522(2)]		160.00
Sheriff's Return Postage Fee [per Sect. 197.522(2)]		4.00
Recorded Notice of Application Fee		10.00
Recording Affidavit of Publication [197.512(3) & 28.24]		18.50
Clerk of Court Certificate [per Sect. 28.24]		7.00
Notice for Newspaper [per Sect. 28.24]		7.00
Recording Fee for Tax Deed [per Sect. 28.24]		8.50
Documentary Stamp Tax [per Sect. 201.02]		137.90
Electronic Auction Fee [per Sect. 197.542(4)(c)]		69.00
TOTAL DUE	**$**	**676.30**

Per F.S. 197.502 the deposit payment must be received within 30 days. If the funds are not received within 30 days the tax deed application will be cancelled. Please remit separate payments for each certificate. Checks should be made payable to the Clerk of the Circuit Court. Mail your payment, the coupon below, and a completed Internal Revenue Service Form W-9 to: Clerk of the Circuit Court, Attn: Tax Deed Dept, PO Box 6043, DeLand, FL 32721. No further action will be taken on this certificate until your deposit has been received by the Clerk's office. If you have any questions, call the Tax Deed Department at (386) 736-5919.

CLIP & RETURN THIS COUPON ALONG WITH YOUR CHECK OR MONEY ORDER. **DO NOT SEND CASH.**

CERTIFICATE NO.: **11024-24**
AMOUNT ENCLOSED: **$676.30**

Applicant's Name & Address:
FIG 20 LLC FIG 20 LLC FBO SEC PTY
PO BOX 12225
NEWARK CA 07101-3411

MAKE CHECK PAYABLE TO:
Clerk of the Circuit Court

MAIL TO:
Clerk of the Circuit Court
Attn: Tax Deed Department
P O Box 6043
DeLand, FL 32721

CL-0142-1910

CLIP & RETURN THIS COUPON ALONG WITH YOUR CHECK OR MONEY ORDER. DO NOT SEND CASH.

CERTIFICATE NO.: **11024-24**
AMOUNT ENCLOSED: **$676.30**

Applicant's Name & Address:
FIG 20 LLC FIG 20 LLC FBO SEC PTY
PO BOX 12225
NEWARK CA 07101-3411

CL-0142-1910

MAKE CHECK PAYABLE TO:
Clerk of the Circuit Court

MAIL TO:
Clerk of the Circuit Court
Attn: Tax Deed Department
P O Box 6043
DeLand, FL 32721

CLERK OF THE CIRCUIT COURT & CITY COURT VOLUSIA CITY, FL
2026 JUL 24 PM 2:13
FILED

Applicant's Deposit

CERTIFICATE NUMBER: 11024-24

Recording & Receipting Payment Breakdown

Clerk of Court Statutory Fee	(TAXDE)	$	60.00
Postage	(PO)		138.40
Advertising Fee	(ADVER)		56.00
Sheriff's Fee	(SOFEE)		160.00
Sheriff's Return Postage Fee	(PO)		4.00
Record Proof of Publication Fee	(TDPP)		10.00
Clerk of Court Certificate	(TDCER)		7.00
Notice for Newspaper	(TDNN)		7.00
Recorded Notice of Application Fee	(TDREC)		10.00
Recording Fee for Tax Deed	(TDREC)		17.00
Recording Fee for Tax Deed	(TDESC)		-
Documentary Stamp Tax	(TDAUC)		137.90
Electronic Auction Fee			69.00
TOTAL DEPOSIT		$	676.30

Laura E. Roth
Clerk of Court Volusia County, Florida
Official Records: 7/24/2026 3:50 PM
Receipt: 303142967 Drawer: 155158

FIG 20 LLC FIG 20 LLC FBO SEC PTY
Operator: slabaw

Instrument #: 2026135066 Type: NO
Book #: 8883 Page #: 4090 Time: 3:50 PM
Recording Fee: $10.00
1 Tax Deed Processing Fee - $60.00 $60.00
13840 Postage - $0.01 $138.40
5600 Advertising Fee - $0.01 $56.00
16000 Sheriffs Fee/Tax Deed - $0.01 $160.00
400 Postage - $0.01 $4.00
1 Tax Deed Proof of Pub / Cert Mail Recor d - $10.00 $10.00
1 Tax Deed Certificate Sign and Seal - $7 .00 $7.00
1 Notice for Newspaper Sign and Seal - $7 .00 $7.00
2 Recording - $8.50 $17.00
13790 Tax Deed Deposit Escrow Doc Stamps only - $0.01 $137.90
6900 Tax Deed Auction Fee - $0.01 $69.00
CERT# 11024-24 FIG 20 LLC FIG 20 LLC FBO SEC PTY

Subtotal: $676.30
Sales Tax: $0.00
Due: $676.30

CHK# 29086 $676.30

7/24/2026 3:50:27 PM
Instrument# 2026135066 1 page
Book: 8883 Page: 4090
Electronically Recorded By
Volusia County Clerk of the Court

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, that **FIG 20 LLC FIG 20 LLC FBO SEC PTY** the holder of the following certificate has filed said certificate for a tax deed to be issued thereon. The certificate number and year of issuance, the description of the property, and the names in which it was assessed are as follows:

Certificate No. **11024-24** Year of Issuance **JUNE 1, 2024**

Description of Property **641936008403**
UNIT 8403 BLDG 800 RIVERWALK AT HARBOUR VILLAGE CONDO PER OR 4812 PGS 3337-3428 INC PER OR 4827 PGS 3571-3572 PER OR 5360 PGS 0442-0443

Name in which assessed **HILL KARL J CURRY-HILL NICOLE**

Said property being in the County of **VOLUSIA**, State of Florida.
Unless such certificate shall be redeemed according to law the property described in such certificate shall be sold to the highest bidder at www.volusia.realtaxdeed.com on the **13TH** day of **OCTOBER**, **2026** at **9:00 O'CLOCK A.M. or any subsequently scheduled sale date.**

Dated 7/24/2026.

LAURA E. ROTH
CLERK OF THE CIRCUIT COURT

By: S LABAW
S LABAW
Deputy Clerk

Attention: Persons with Disabilities: If you are a person with a disability who needs an accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Administrative Services at 101 N. Alabama Avenue, DeLand, FL 32724, (386) 822-5710, within seven (7) working days of this bid date. If you are hearing or voice impaired, call 711.

SEPTEMBER 10, 2026

CL-0403-1810

To:
Property Appraiser - County of Volusia

From:
Tax Deed Department - Clerk of Court of Volusia County

Date: 8/10/26	
Pages: 4	
Completed by: Laura Huff	
Date: 08/10/2026	

Please fill in the **Name and Address of the Titleholder** as listed on the **Current Tax Roll**, and return this form back to us as soon as possible. Thank you.

Tax Deed Sale Date: **OCTOBER 13, 2026**

8-11-26 NO Changes BT

Certificate Number	Parcel ID Number	Name in which assessed in base year	Name & Address on Current Tax Roll
704-24	602903030080	ROBERTSON RICHARD A JR	ROBERTSON RICHARD A JR ✓ 6703 BEDFORD VALLEY RD BEDFORD PA 15522
1377-24	701534000080	WEAVER NEKETRA SMITH JACQUELINE HARRIS LONDAREL SR	WEAVER NEKETRA ✓ SMITH JACQUELINE HARRIS LONDAREL SR 4601 DE ZAVALA RD APT 111 SAN ANTONIO TX 78249
1575-24	701800000440	OLGA DE LA HOZ HOMES LLC	OLGA DE LA HOZ HOMES LLC ✓ 215 W PANAMA RD WINTER SPRINGS FL 32708 3478
2139-24	801403110050	NUVIEW IRA INC % GLEN ASHLEY MATHER 401K	NUVIEW IRA INC ✓ % GLEN ASHLEY MATHER 401K 280 S RONALD REAGAN BLVD 200 LONGWOOD FL 32750
2185-24	802303000220	GOLINE JEANETTE LOUISE GOLINE JOSEPH JOHN SMITH KATHLEEN ALICE	GOLINE JEANETTE LOUISE ✓ GOLINE JOSEPH JOHN SMITH KATHLEEN ALICE 2245 SE 2ND ST ORANGE CITY FL 32763
2231-24	803405060020	GLOBAL COMMERCIAL PROPERTIES LLC	GLOBAL COMMERCIAL PROPERTIES LLC ✓ 5224 W STATE ROAD 46 UNIT 152 SANFORD FL 32771 9230

2380-24	313601180010	KRYSTAL HOSPITALITY	KRYSTAL HOSPITALITY 25 HERITAGE CT TUXEDO NY 10987
2681-24	613201120260	PELFREY MARGARTE EST % BELITA HARVEY	SUPER STOP STORES INC 6221 W ATLANTIC BLVD MARGATE FL 33063 5128
3789-24	813024030080	NEWMAN LORI EST	NEWMAN LORI EST 839 ROCKHILL ST DELTONA FL 32725
4139-24	813065130050	CLEMENTS DONALD S CLEMENTS CHRISTINA	CLEMENTS DONALD S CLEMENTS CHRISTINA 1781 ESMONT TER DELTONA FL 32725
4210-24	813074040060	FELICIANO HERNAN COLON FELICIANO ALBA IRIS	FELICIANO HERNAN COLON FELICIANO ALBA IRIS 2541 SABLE AVE DELTONA FL 32738
4212-24	813074050040	COLON EVELYN	COLON EVELYN 2465 ADAMS AVE DELTONA FL 32738
4369-24	322102000690	ASK BOATS LLC	ASK BOATS LLC 3080 JOHN ANDERSON DR ORMOND BEACH FL 32176
4376-24	322112020040	PREECE BENNY PREECE BOBBIE	PREECE BENNY PREECE BOBBIE 2418 BROADWAY CATLETTSBURG KY 41129
4683-24	42251600D100	NGUYEN TUAN HUU THEIN	NGUYEN TUAN HUU THEIN 2800 N ATLANTIC AVE UNIT 310 DAYTONA BEACH FL 32118
4690-24	422517000161	PRING JOHN ARTHUR III	PRING JOHN ARTHUR III 3000 N ATLANTIC AVE #16 ORMOND BEACH FL 32176
4696-24	422522005880	PAYNE KATHERINE A EST GEE TRUMAN D JR	GEE TRUMAN D JR GEE MAKAYLA GEE KAITLYN GEE AMANDA GEE THEODORE DEVEREAUX 2711 N HALIFAX AVE APT 588 DAYTONA BEACH FL 32118 3159

7480-24	632300000130	OLSON GORDON C OLSON CHRISTINA L	OLSON GORDON C ✓ OLSON CHRISTINA L 6180 HARBOR RD PORT ORANGE FL 32127
8937-24	853000000110	RIVERA SAMUEL	RIVERA SAMUEL ✓ 2618 BRIANA CT ORLANDO FL 32837
9254-24	5327100115B2	SIEBERT BETTY	SIEBERT BETTY ✓ 1 OCEANS WEST BLVD 15B2 DAYTONA BEACH SHORES FL 32118 7925
9604-24	424294000240	HO WILLIAM W K	HO WILLIAM W K ✓ PO BOX 1824 ORMOND BEACH FL 32174
9640-24	803605050124	BELLTOWER MANAGEMENT LLC	AGUILAR ROBERTO AD RODRIQUEZ JR ✓ 1282 W PORTILLO DR DELTONA FL 32725
9703-24	522209000440	LUCACOS JOHN MICHAEL	LUCACOS JOHN MICHAEL ✓ 123 W FARNUM AVE APT 202 ROYAL OAK MI 48067
10480-24	700603001080	ARROYO WANDA E	ARROYO ELIZABETH ✓ 1516 RED PLUM HOLLOW DELAND FL 32720 0912
10526-24	840500000120	SERENITY SPRINGS LLC	SERENITY SPRINGS LLC ✓ 1555 COW CREEK RD EDGEWATER FL 32132
10581-24	412301000310	FRANCE CHARLES D	FRANCE CHARLES D ✓ 3 BENT STREAM WAY ORMOND BEACH FL 32174
10658-24	530952002060	HURLEY PATRICK	HURLEY PATRICK ✓ 1138 WILEY BRIDGE RD WOODSTOCK GA 30188
10899-24	633013003070	PENNEY JASON PENNEY MELANIE	PENNEY JASON ✓ PENNEY MELANIE 6100 SANCTUARY GARDEN BLVD PORT ORANGE FL 32128

11024-24	641936008403	HILL KARL J CURRY-HILL NICOLE	HILL KARL J CURRY-HILL NICOLE 182 S THORNTON AVE ORLANDO FL 32807
11072-24	533978000280	CENTRAL FLORIDA COMMUNITY DEVELOPMENT CORP INC	FLAGSTONE COMMUNITY DEVELOPMENT CORPORAT 760 WHITE ST DAYTONA BEACH FL 32114 1738
11177-24	531631008220	COSBY KIRK	COSBY KIRK PO BOX 7511 DAYTONA BEACH FL 32116
11505-24	630242000504	HASANI CAPITAL LLC	RPL REAL ESTATE LLC 6401 CONGRESS AVE STE 215A BOCA RATON FL 33487
11946-24	521901003310	FF FLORIDA LAND HOLDINGS LLC	SWANN-MCNULTY WENDI MCNULTY COLIN SWANN CINDY 685 MOSAIC BLVD DAYTONA BEACH FL 32124 3696

To:
Property Appraiser - County of Volusia

From:
Tax Deed Department - Clerk of Court of Volusia County

Date: 8/10/2026

Pages: 4

Completed by: Laura Huff

Date: 08/10/2026

Please fill in the **Homestead Status and Current Assessed Value** as listed on the **Most Recent Certified Tax Roll**, and return this form back to us as soon as possible. Thank you.

Tax Deed Sale Date: **OCTOBER 13, 2026**

8-11-26 Updated Changes BL

CERTIFICATE NUMBER	PARCEL ID NUMBER	INFORMATION REFLECTED ON MOST RECENT CERTIFIED TAX ROLL	
		HOMESTEAD? YES OR NO	ASSESSED VALUE
704-24	602903030080	NO ✓	$229,302
1377-24	701534000080	NO ✓	$331,079
1575-24	701800000440	NO ✓	$134,223
2139-24	801403110050	NO ✓	$180,772
2185-24	802303000220	YES ✓	$103,280
2231-24	803405060020	NO ✓	$119,639

2380-24	313601180010	NO ✓	$1,240,512
2681-24	613201120260	NO ✓	$1,172
3789-24	813024030080	NO ✓	$131,340
4139-24	813065130050	YES ✓	$224,738
4210-24	813074040060	YES ✓	$54,637
4212-24	813074050040	NO ✓	$115,340
4369-24	322102000690	NO ✓	$751,825
4376-24	322112020040	NO ✓	$219,217
4683-24	42251600D100	NO ✓	$138,075
4690-24	422517000161	NO ✓	$99,756
4696-24	422522005880	NO ✓	$68,840

7480-24	632300000130	YES ✓	$227,369
8937-24	853000000110	NO ✓	$159,970
9254-24	5327100115B2	NO ✓	$165,750
9604-24	424294000240	NO ✓	$215,143
9640-24	803605050124	NO ✓	$167,238
9703-24	522209000440	NO ✓	$260,175
10480-24	700603001080	NO ✓	$356,979
10526-24	840500000120	NO ✓	$841,192
10581-24	412301000310	YES ✓	$285,866
10658-24	530952002060	NO ✓	$61,734
10899-24	633013003070	YES ✓	$607,203

11024-24	641936008403	NO ✓	$433,602
11072-24	533978000280	NO ✓	$203,420
11177-24	531631008220	NO ✓	$80,916
11505-24	630242000504	NO ✓	$688,058
11946-24	521901003310	YES ✓	$470,303

LAURA E ROTH, CLERK
P O BOX 6043
DELAND. FL 32721

WARNING

THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON **OCTOBER 13, 2026 AT 9:00 AM** UNLESS THE BACK TAXES ARE PAID. TO MAKE PAYMENT, DETACH AND RETURN THE COUPON WITH YOUR CASHIER'S CHECK, MONEY ORDER, OR CERTIFIED CHECK. **DO NOT SEND CASH OR A PERSONAL CHECK.**

TAX DEED CERTIFICATE NO.: 11024-24

THERE ARE UNPAID TAXES ON PROPERTY WHICH YOU OWN OR IN WHICH YOU HAVE A LEGAL INTEREST.

FOR FURTHER INFORMATION, CONTACT THE CLERK OF THE CIRCUIT COURT, ATTN: **TAX DEED DEPARTMENT**, 101 N. ALABAMA AVE, P O BOX 6043, DELAND, FLORIDA 32721. TELEPHONE (386) 736-5919 OR (386) 257-6000 EXT 15919.

HILL KARL J CURRY-HILL NICOLE
182 S THORNTON AVE
ORLANDO FL 32807

DATED THIS 21ST DAY OF AUGUST, 2026.

11024-24 OCTOBER 13, 2026

LAURA E ROTH
CLERK OF THE CIRCUIT COURT

DR-451
R. 9/76

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, that **FIG 20 LLC FIG 20 LLC FBO SEC PTY** the holder of the following certificate issued on **JUNE 1, 2024,** has filed said certificate for a tax deed to be issued thereon. The certificate number, the name(s) in which it was assessed, and the description of the property in the County of Volusia, State of Florida, are as follows:

Certificate No.: **11024-24** Name in which assessed: **HILL KARL J CURRY-HILL NICOLE**
Description of Property: **Parcel # 641936008403 UNIT 8403 BLDG 800 RIVERWALK AT HARBOUR VILLAGE CONDO PER OR 4812 PGS 3337-3428 INC PER OR 4827 PGS 3571-3572 PER OR 5360 PGS 0442-0443.**

UNLESS SUCH CERTIFICATE SHALL BE REDEEMED according to law, the property described in such certificate shall be sold to the highest bidder at www.volusia.realtaxdeed.com on **OCTOBER 13, 2026 at 9:00 o'clock A.M.**

Dated this 21ST day of AUGUST, 2026.

LAURA E. ROTH
CLERK OF THE CIRCUIT COURT
Volusia County

REDEMPTION AMOUNT: **$20,489.78**
OPENING BID AMOUNT: $20,466.53
The REDEMPTION AMOUNT & OPENING BID AMOUNT are subject to change without notice. Call (386) 736-5938 to determine the current totals.

TO ENSURE PROPER CREDIT, CLIP & RETURN THIS COUPON ALONG WITH YOUR CASHIER'S CHECK, MONEY ORDER OR CERTIFIED CHECK. DO NOT SEND CASH OR A PERSONAL CHECK.

Certificate No.: **11024-24**
Date of Sale: **OCTOBER 13, 2026**

REDEMPTION AMOUNT: **$20,489.78***

PAYABLE BEFORE: **9:00 AM on OCTOBER 13, 2026**

***The REDEMPTION AMOUNT is subject to change without notice. Before sending payment, call (386) 736-5938 to determine the current payoff .**

HILL KARL J CURRY-HILL NICOLE
182 S THORNTON AVE
ORLANDO FL 32807

MAKE CHECK PAYABLE TO:

Will Roberts - Tax Collector

MAIL TO:

Will Roberts - Tax Collector
123 W. Indiana Ave., Room 103
DeLand, FL 32720

[Telephone: 386-736-5938]

CL-0917-2101

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Extra Services & Fees *(check box, add fee as appropriate)*

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- ☐ Return Receipt (electronic) $ _____
- ☐ Certified Mail Restricted Delivery $ _____
- ☐ Adult Signature Required $ _____
- ☐ Adult Signature Restricted Delivery $ _____

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HILL KARL J CURRY-HILL NICOLE
182 S THORNTON AVE
ORLANDO FL 32807

11024-24 OCTOBER 13, 2026

7020 4702 5037 0710 5271 1589

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LAURA E. ROTH
CLERK OF THE CIRCUIT COURT
101 N. ALABAMA AVE • P.O. BOX 6043
DELAND, FLORIDA 32721-6043

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2026 SEP 18 AM 8:41
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CITRUS COUNTY, FL

8/25

HILL KARL J CURRY-HILL NICOLE
182 S THORNTON AVE
ORLANDO FL 32807

11024-24 OCTOBER 13, 2026

32721>6043

NIXIE 321 DE 1 0009/14/26

RETURN TO SENDER
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LAURA E ROTH, CLERK
P O BOX 6043
DELAND. FL 32721

WARNING

THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON **OCTOBER 13, 2026 AT 9:00 AM** UNLESS THE BACK TAXES ARE PAID. TO MAKE PAYMENT, DETACH AND RETURN THE COUPON WITH YOUR CASHIER'S CHECK, MONEY ORDER, OR CERTIFIED CHECK. **DO NOT SEND CASH OR A PERSONAL CHECK.**

TAX DEED CERTIFICATE NO.: 11024-24

THERE ARE UNPAID TAXES ON PROPERTY WHICH YOU OWN OR IN WHICH YOU HAVE A LEGAL INTEREST.

FOR FURTHER INFORMATION, CONTACT THE CLERK OF THE CIRCUIT COURT, ATTN: **TAX DEED DEPARTMENT**, 101 N. ALABAMA AVE, P O BOX 6043, DELAND, FLORIDA 32721. TELEPHONE (386) 736-5919 OR (386) 257-6000 EXT 15919.

EMIGRANT MORTGAGE COMPANY INC
7 WESTCHESTER PLAZA
ELMSFORD NY 10523

DATED THIS 21ST DAY OF AUGUST, 2026.

11024-24 OCTOBER 13, 2026

LAURA E ROTH
CLERK OF THE CIRCUIT COURT

DR-451
R. 9/76

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, that **FIG 20 LLC FIG 20 LLC FBO SEC PTY** the holder of the following certificate issued on **JUNE 1, 2024,** has filed said certificate for a tax deed to be issued thereon. The certificate number, the name(s) in which it was assessed, and the description of the property in the County of Volusia, State of Florida, are as follows:

Certificate No.: **11024-24** Name in which assessed: **HILL KARL J CURRY-HILL NICOLE**
Description of Property: **Parcel # 641936008403 UNIT 8403 BLDG 800 RIVERWALK AT HARBOUR VILLAGE CONDO PER OR 4812 PGS 3337-3428 INC PER OR 4827 PGS 3571-3572 PER OR 5360 PGS 0442-0443.**

UNLESS SUCH CERTIFICATE SHALL BE REDEEMED according to law, the property described in such certificate shall be sold to the highest bidder at www.volusia.realtaxdeed.com on **OCTOBER 13, 2026 at 9:00 o'clock A.M.**

Dated this 21ST day of AUGUST, 2026.

LAURA E. ROTH
CLERK OF THE CIRCUIT COURT
Volusia County

REDEMPTION AMOUNT: **$20,489.78**
OPENING BID AMOUNT: $20,466.53

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TO ENSURE PROPER CREDIT, CLIP & RETURN THIS COUPON ALONG WITH YOUR CASHIER'S CHECK, MONEY ORDER OR CERTIFIED CHECK. **DO NOT SEND CASH OR A PERSONAL CHECK.**

Certificate No.: **11024-24**
Date of Sale: **OCTOBER 13, 2026**

REDEMPTION AMOUNT: **$20,489.78***

PAYABLE BEFORE: **9:00 AM on OCTOBER 13, 2026**

***The REDEMPTION AMOUNT is subject to change without notice. Before sending payment, call (386) 736-5938 to determine the current payoff .**

EMIGRANT MORTGAGE COMPANY INC
7 WESTCHESTER PLAZA
ELMSFORD NY 10523

MAKE CHECK PAYABLE TO:

Will Roberts - Tax Collector

MAIL TO:

Will Roberts - Tax Collector
123 W. Indiana Ave., Room 103
DeLand, FL 32720

[Telephone: 386-736-5938]

CL-0917-2101

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Extra Services & Fees *(check box, add fee as appropriate)*
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- ☐ Return Receipt (electronic) $
- ☐ Certified Mail Restricted Delivery $
- ☐ Adult Signature Required $
- ☐ Adult Signature Restricted Delivery $

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EMIGRANT MORTGAGE COMPANY INC
7 WESTCHESTER PLAZA
ELMSFORD NY 10523

11024-24 OCTOBER 13, 2026

PS Form 3800 January 2023 PSN 7530-02-000-9047 See Reverse for Instructions

LAURA E ROTH, CLERK
P O BOX 6043
DELAND. FL 32721

WARNING

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EMIGRANT MORTGAGE COMPANY INC
22 VANDERBILT AVENUE
NEW YORK NY 10017

DATED THIS 21ST DAY OF AUGUST, 2026.

11024-24 OCTOBER 13, 2026

LAURA E ROTH
CLERK OF THE CIRCUIT COURT

DR-451
R. 9/76

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Dated this 21ST day of AUGUST, 2026.

LAURA E. ROTH
CLERK OF THE CIRCUIT COURT
Volusia County

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NEW YORK NY 10017

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[Telephone: 386-736-5938]

CL-0917-2101

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Extra Services & Fees *(check box, add fee as appropriate)*

- ☐ Return Receipt (hardcopy) $
- ☐ Return Receipt (electronic) $
- ☐ Certified Mail Restricted Delivery $
- ☐ Adult Signature Required $
- ☐ Adult Signature Restricted Delivery $

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Total

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Street

City

AUG 21 2026

Postmark Here

USPS 32724

EMIGRANT MORTGAGE COMPANY INC
22 VANDERBILT AVENUE
NEW YORK NY 10017

11024-24 OCTOBER 13, 2026

Form 3800, January 2023 PSN 7530-02-000-9047 See Reverse for Instructions

SENDER: *COMPLETE THIS SECTION*

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

EMIGRANT MORTGAGE COMPANY INC
22 VANDERBILT AVENUE
NEW YORK NY 10017

11024-24 OCTOBER 13, 2026

9590 9402 9238 4295 3408 81

9589 0710 5270 1702 5037 28

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent
☐ Addressee

B. Received by *(Printed Name)*

C. Date of Delivery

10/25/26

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

CLERK OF THE CIRCUIT COURT
CITY OF VIRGINIA BEACH
2426 AUG 28 AM 10:33
FILED

3. Service Type

- ☐ Adult Signature
- ☐ Adult Signature Restricted Delivery
- ☒ Certified Mail®
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- ☐ Priority Mail Express®
- ☐ Registered Mail™
- ☐ Registered Mail Restricted Delivery
- ☐ Signature Confirmation™
- ☐ Signature Confirmation Restricted Delivery

LAURA E ROTH, CLERK
P O BOX 6043
DELAND. FL 32721

WARNING

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C T CORPORATION SYSTEM REGISTERED AGENT
O/B/O EMIGRANT MORTGAGE COMPANY INC
1200 SOUTH PINE ISLAND ROAD
PLANTATION FL 33324

DATED THIS 21ST DAY OF AUGUST, 2026.

11024-24 OCTOBER 13, 2026

LAURA E ROTH
CLERK OF THE CIRCUIT COURT

DR-451
R. 9/76

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Certificate No.: **11024-24** Name in which assessed: **HILL KARL J CURRY-HILL NICOLE**
Description of Property: **Parcel # 641936008403 UNIT 8403 BLDG 800 RIVERWALK AT HARBOUR VILLAGE CONDO PER OR 4812 PGS 3337-3428 INC PER OR 4827 PGS 3571-3572 PER OR 5360 PGS 0442-0443.**

UNLESS SUCH CERTIFICATE SHALL BE REDEEMED according to law, the property described in such certificate shall be sold to the highest bidder at www.volusia.realtaxdeed.com on **OCTOBER 13, 2026 at 9:00 o'clock A.M.**

Dated this 21ST day of AUGUST, 2026.

LAURA E. ROTH
CLERK OF THE CIRCUIT COURT
Volusia County

REDEMPTION AMOUNT: **$20,489.78**
OPENING BID AMOUNT: $20,466.53
The REDEMPTION AMOUNT & OPENING BID AMOUNT are subject to change without notice. Call (386) 736-5938 to determine the current totals.

TO ENSURE PROPER CREDIT, CLIP & RETURN THIS COUPON ALONG WITH YOUR CASHIER'S CHECK, MONEY ORDER OR CERTIFIED CHECK. DO NOT SEND CASH OR A PERSONAL CHECK.

Certificate No.: **11024-24**
Date of Sale: **OCTOBER 13, 2026**

REDEMPTION AMOUNT: **$20,489.78***

PAYABLE BEFORE: **9:00 AM on OCTOBER 13, 2026**

***The REDEMPTION AMOUNT is subject to change without notice. Before sending payment, call (386) 736-5938 to determine the current payoff.**

C T CORPORATION SYSTEM REGISTERED AGENT O/B/O EMIGRANT MORTGAGE COMPANY INC
1200 SOUTH PINE ISLAND ROAD
PLANTATION FL 33324

MAKE CHECK PAYABLE TO:

Will Roberts - Tax Collector

MAIL TO:

Will Roberts - Tax Collector
123 W. Indiana Ave., Room 103
DeLand, FL 32720

[Telephone: 386-736-5938]

CL-0917-2101

9589 0710 5270 1702 5037 35

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Extra Services & Fees *(check box, add fee as appropriate)*

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- ☐ Adult Signature Restricted Delivery $ _____

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City

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C T CORPORATION SYSTEM REGISTERED AGENT O/B/O EMIGRANT MORTGAGE COMPANY INC
1200 SOUTH PINE ISLAND ROAD
PLANTATION FL 33324

11024-24 OCTOBER 13, 2026

PS Form 3800, January 2023 PSN 7530-02-000-9047 See Reverse for Instructions

SENDER: *COMPLETE THIS SECTION*

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

C T CORPORATION SYSTEM REGISTERED AGENT O/B/O EMIGRANT MORTGAGE COMPANY INC
1200 SOUTH PINE ISLAND ROAD
PLANTATION FL 33324

11024-24 OCTOBER 13, 2026

9590 9402 9238 4295 3408 74

2. Article Number (Transfer from service label)

9589 0710 5270 1702 5037 35

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent
☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1?
If YES, enter delivery address below:

☐ Yes
☐ No

RECEIVED
AUG 24 2026
CT CORPORATION
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04:

3. Service Type

- ☐ Adult Signature
- ☐ Adult Signature Restricted Delivery
- ☒ Certified Mail®
- ☐ Certified Mail Restricted Delivery
- ☐ Collect on Delivery
- ☐ Collect on Delivery Restricted Delivery
- ☐ Priority Mail Express®
- ☐ Registered Mail™
- ☐ Registered Mail Restricted Delivery
- ☐ Signature Confirmation™
- ☐ Signature Confirmation Restricted Delivery

il
il Restricted Delivery
(over $500)

PS Form 3811, July 2020 PSN 7530-02-000-9053 Domestic Return Receipt

LAURA E ROTH, CLERK
P O BOX 6043
DELAND. FL 32721

WARNING

THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON **OCTOBER 13, 2026 AT 9:00 AM** UNLESS THE BACK TAXES ARE PAID. TO MAKE PAYMENT, DETACH AND RETURN THE COUPON WITH YOUR CASHIER'S CHECK, MONEY ORDER, OR CERTIFIED CHECK. **DO NOT SEND CASH OR A PERSONAL CHECK.**

TAX DEED CERTIFICATE NO.: 11024-24

THERE ARE UNPAID TAXES ON PROPERTY WHICH YOU OWN OR IN WHICH YOU HAVE A LEGAL INTEREST.

FOR FURTHER INFORMATION, CONTACT THE CLERK OF THE CIRCUIT COURT, ATTN: **TAX DEED DEPARTMENT**, 101 N. ALABAMA AVE, P O BOX 6043, DELAND, FLORIDA 32721. TELEPHONE (386) 736-5919 OR (386) 257-6000 EXT 15919.

DATED THIS 21ST DAY OF AUGUST, 2026.

KARLA BAUMANN REGISTERED AGENT O/B/O
HARBOUR VILLAGE GOLF & YACHT CLUB
COMMUNITY SERVICES ASSOCIATION INC
4622 LINKS VILLAGE DRIVE
PONCE INLET FL 32127

LAURA E ROTH
CLERK OF THE CIRCUIT COURT

11024-24 OCTOBER 13, 2026

DR-451
R. 9/76

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, that **FIG 20 LLC FIG 20 LLC FBO SEC PTY** the holder of the following certificate issued on **JUNE 1, 2024,** has filed said certificate for a tax deed to be issued thereon. The certificate number, the name(s) in which it was assessed, and the description of the property in the County of Volusia, State of Florida, are as follows:

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REDEMPTION AMOUNT: **$20,489.78***

PAYABLE BEFORE: **9:00 AM on OCTOBER 13, 2026**

***The REDEMPTION AMOUNT is subject to change without notice. Before sending payment, call (386) 736-5938 to determine the current payoff.**

MAKE CHECK PAYABLE TO:

Will Roberts - Tax Collector

KARLA BAUMANN REGISTERED AGENT O/B/O HARBOUR VILLAGE GOLF & YACHT CLUB COMMUNITY SERVICES ASSOCIATION INC
4622 LINKS VILLAGE DRIVE
PONCE INLET FL 32127

MAIL TO:

Will Roberts - Tax Collector
123 W. Indiana Ave., Room 103
DeLand, FL 32720

[Telephone: 386-736-5938]

CL-0917-2101

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Extra Services & Fees *(check box, add fee as appropriate)*

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- ☐ Return Receipt (electronic) $ _____
- ☐ Certified Mail Restricted Delivery $ _____
- ☐ Adult Signature Required $ _____
- ☐ Adult Signature Restricted Delivery $ _____

AUG 21 2026

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To KARLA BAUMANN REGISTERED AGENT O/B/O
HARBOUR VILLAGE GOLF & YACHT CLUB
COMMUNITY SERVICES ASSOCIATION INC

$

Se 4622 LINKS VILLAGE DRIVE

Sti PONCE INLET FL 32127

Cit

11024-24 OCTOBER 13, 2026

PS Form 3800, January 2023 PSN 7530-02-000-9047 See Reverse for Instructions

LAURA E ROTH, CLERK
P O BOX 6043
DELAND. FL 32721

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DATED THIS 21ST DAY OF AUGUST, 2026.

KARLA BAUMANN REGISTERED AGENT O/B/O
RIVERWALK AT HARBOUR VILLAGE
CONDOMINIUM ASSOCIATION INC
391 S TIMBERLANE DRIVE
NEW SMYRNA BEACH FL 32168

LAURA E ROTH
CLERK OF THE CIRCUIT COURT

11024-24 OCTOBER 13, 2026

DR-451
R. 9/76

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Volusia County

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KARLA BAUMANN REGISTERED AGENT O/B/O RIVERWALK AT HARBOUR VILLAGE CONDOMINIUM ASSOCIATION INC
391 S TIMBERLANE DRIVE
NEW SMYRNA BEACH FL 32168

MAKE CHECK PAYABLE TO:

Will Roberts - Tax Collector

MAIL TO:

Will Roberts - Tax Collector
123 W. Indiana Ave., Room 103
DeLand, FL 32720

[Telephone: 386-736-5938]

CL-0917-2101

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- ☐ Adult Signature Restricted Delivery $ _____

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To KARLA BAUMANN REGISTERED AGENT O/B/O
RIVERWALK AT HARBOUR VILLAGE
CONDOMINIUM ASSOCIATION INC

Se 391 S TIMBERLANE DRIVE

St NEW SMYRNA BEACH FL 32168

Ci 11024-24 OCTOBER 13, 2026

PS Form 3800, January 2023 PSN 7530-02-000-9047 See Reverse for Instructions

SENDER: *COMPLETE THIS SECTION*

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

KARLA BAUMANN REGISTERED AGENT O/B/O
RIVERWALK AT HARBOUR VILLAGE
CONDOMINIUM ASSOCIATION INC
391 S TIMBERLANE DRIVE
NEW SMYRNA BEACH FL 32168

11024-24 NOVEMBER 13, 2026

9590 9402 9238 4295 3408 50

9589 0710 5270 1702 5037 59

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent
☑ Addressee

B. Received by (*Printed Name*)

C. Date of Delivery

11-24-26

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

CLERK OF THE CIRCUIT COURT
CC: OLUSIA COUNTY, FLORIDA
2026 NOV 28 AM 10:33

FILED

3. Service Type

☐ Adult Signature
☐ Adult Signature Restricted Delivery
☑ Certified Mail®
☐ Certified Mail Restricted Delivery
☐ Collect on Delivery
☐ Collect on Delivery Restricted Delivery
Mail
Mail Restricted Delivery
(over $500)

☐ Priority Mail Express®
☐ Registered Mail™
☐ Registered Mail Restricted Delivery
☐ Signature Confirmation™
☐ Signature Confirmation Restricted Delivery

LAURA E ROTH, CLERK
P O BOX 6043
DELAND. FL 32721

WARNING

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RIVERWALK AT HARBOUR VILLAGE
CONDOMINIUM ASSOCIATION INC
4622 LINKS VILLAGE DRIVE
PONCE INLET FL 32127

DATED THIS 21ST DAY OF AUGUST, 2026.

11024-24 OCTOBER 13, 2026

LAURA E ROTH
CLERK OF THE CIRCUIT COURT

DR-451
R. 9/76

NOTICE OF APPLICATION FOR TAX DEED

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CLERK OF THE CIRCUIT COURT
Volusia County

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4622 LINKS VILLAGE DRIVE
PONCE INLET FL 32127

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MAIL TO:

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[Telephone: 386-736-5938]

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- ☐ Adult Signature Required $
- ☐ Adult Signature Restricted Delivery $

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Aug 21 2026

USPS 32724

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To

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St

City

RIVERWALK AT HARBOUR VILLAGE
CONDOMINIUM ASSOCIATION INC
4622 LINKS VILLAGE DRIVE
PONCE INLET FL 32127

11024-24 OCTOBER 13, 2026

PS Form 3800, January 2023 PSN 7530-02-000-9047 See Reverse for Instructions

LAURA E ROTH, CLERK
P O BOX 6043
DELAND. FL 32721

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TAX DEED CERTIFICATE NO.: 11024-24

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KARL J HILL AND NICOLE CURRY- HILL
182 S THORNTON AVE
ORLANDO FL 32807

DATED THIS 21ST DAY OF AUGUST, 2026.

11024-24 OCTOBER 13, 2026

LAURA E ROTH
CLERK OF THE CIRCUIT COURT

DR-451
R. 9/76

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KARL J HILL AND NICOLE CURRY- HILL
182 S THORNTON AVE
ORLANDO FL 32807

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MAIL TO:

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[Telephone: 386-736-5938]

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KARL J HILL AND NICOLE CURRY- HILL
182 S THORNTON AVE
ORLANDO FL 32807

11024-24 OCTOBER 13, 2026

LAURA E. ROTH
CLERK OF THE CIRCUIT COURT
101 N. ALABAMA AVE • P.O. BOX 6043
DELAND, FLORIDA 32721-6043

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0008028897 AUG. 21. 2026

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2026 SEP 18 AM 8:41
CLERK OF THE CIRCUIT
VOLUSIA CTY. FL

8/25

KARL J HILL AND NICOLE CURRY- HILL
182 S THORNTON AVE
ORLANDO FL 32807

11024-24 OCTOBER 13, 2026

NIXIE 321 DE 1 0009/14/26

RETURN TO SENDER
UNCLAIMED
UNABLE TO FORWARD

BC: 32721604343 *2780-03295-14-14

LAURA E ROTH, CLERK
P O BOX 6043
DELAND. FL 32721

WARNING

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ORLANDO FL 32801

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CLERK OF THE CIRCUIT COURT

DR-451
R. 9/76

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NICOLE CURRY-HILL AND KARL J HILL
182 SOUTH THORNTON
ORLANDO FL 32801

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Will Roberts - Tax Collector

MAIL TO:

Will Roberts - Tax Collector
123 W. Indiana Ave., Room 103
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[Telephone: 386-736-5938]

CL-0917-2101

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To NICOLE CURRY-HILL AND KARL J HILL
182 SOUTH THORNTON
$ Se ORLANDO FL 32801

St 11024-24 OCTOBER 13, 2026

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PS Form 3800, January 2023 PSN 7530-02-000-9047 See Reverse for Instructions

LAURA E. ROTH
CLERK OF THE CIRCUIT COURT
101 N. ALABAMA AVE • P.O. BOX 6043
DELAND, FLORIDA 32721-6043

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AD 8/23

NICOLE CURRY-HILL AND KARL J HILL
182 SOUTH THORNTON
ORLANDO FL 32801

11024-24 OCTOBER 13, 2026

NIXIE 321 DE 1 0009/14/26
RETURN TO SENDER
UNCLAIMED
UNABLE TO FORWARD

BC: 32721604343 *2790-03296-14-14

LAURA E ROTH, CLERK
P O BOX 6043
DELAND. FL 32721

WARNING

THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON **OCTOBER 13, 2026 AT 9:00 AM** UNLESS THE BACK TAXES ARE PAID. TO MAKE PAYMENT, DETACH AND RETURN THE COUPON WITH YOUR CASHIER'S CHECK, MONEY ORDER, OR CERTIFIED CHECK. **DO NOT SEND CASH OR A PERSONAL CHECK.**

TAX DEED CERTIFICATE NO.: 11024-24

THERE ARE UNPAID TAXES ON PROPERTY WHICH YOU OWN OR IN WHICH YOU HAVE A LEGAL INTEREST.

FOR FURTHER INFORMATION, CONTACT THE CLERK OF THE CIRCUIT COURT, ATTN: **TAX DEED DEPARTMENT**, 101 N. ALABAMA AVE, P O BOX 6043, DELAND, FLORIDA 32721. TELEPHONE (386) 736-5919 OR (386) 257-6000 EXT 15919.

HILL KARL J CURRY-HILL NICOLE
4672 RIVERWALK VILLAGE CT 8403
PONCE INLET FL 32127

DATED THIS 21ST DAY OF AUGUST, 2026.

11024-24 OCTOBER 13, 2026

LAURA E ROTH
CLERK OF THE CIRCUIT COURT

DR-451
R. 9/76

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, that **FIG 20 LLC FIG 20 LLC FBO SEC PTY** the holder of the following certificate issued on **JUNE 1, 2024,** has filed said certificate for a tax deed to be issued thereon. The certificate number, the name(s) in which it was assessed, and the description of the property in the County of Volusia, State of Florida, are as follows:

Certificate No.: **11024-24** Name in which assessed: **HILL KARL J CURRY-HILL NICOLE**
Description of Property: **Parcel # 641936008403 UNIT 8403 BLDG 800 RIVERWALK AT HARBOUR VILLAGE CONDO PER OR 4812 PGS 3337-3428 INC PER OR 4827 PGS 3571-3572 PER OR 5360 PGS 0442-0443.**

UNLESS SUCH CERTIFICATE SHALL BE REDEEMED according to law, the property described in such certificate shall be sold to the highest bidder at www.volusia.realtaxdeed.com on **OCTOBER 13, 2026 at 9:00 o'clock A.M.**

Dated this 21ST day of AUGUST, 2026.

LAURA E. ROTH
CLERK OF THE CIRCUIT COURT
Volusia County

REDEMPTION AMOUNT: **$20,489.78**
OPENING BID AMOUNT: $20,466.53

The REDEMPTION AMOUNT & OPENING BID AMOUNT are subject to change without notice. Call (386) 736-5938 to determine the current totals.

TO ENSURE PROPER CREDIT, CLIP & RETURN THIS COUPON ALONG WITH YOUR CASHIER'S CHECK, MONEY ORDER OR CERTIFIED CHECK. DO NOT SEND CASH OR A PERSONAL CHECK.

Certificate No.: **11024-24**
Date of Sale: **OCTOBER 13, 2026**

REDEMPTION AMOUNT: **$20,489.78***

PAYABLE BEFORE: **9:00 AM on OCTOBER 13, 2026**

*The **REDEMPTION AMOUNT** is subject to change without notice. Before sending payment, call (386) 736-5938 to determine the current payoff.

HILL KARL J CURRY-HILL NICOLE
4672 RIVERWALK VILLAGE CT 8403
PONCE INLET FL 32127

MAKE CHECK PAYABLE TO:

Will Roberts - Tax Collector

MAIL TO:

Will Roberts - Tax Collector
123 W. Indiana Ave., Room 103
DeLand, FL 32720

[Telephone: 386-736-5938]

CL-0917-2101

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Extra Services & Fees *(check box, add fee as appropriate)*

- ☐ Return Receipt (hardcopy) $ _____
- ☐ Return Receipt (electronic) $ _____
- ☐ Certified Mail Restricted Delivery $ _____
- ☐ Adult Signature Required $ _____
- ☐ Adult Signature Restricted Delivery $ _____

AUG 21 2026

Postmark Here

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Postage

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To HILL KARL J CURRY-HILL NICOLE
4672 RIVERWALK VILLAGE CT 8403
PONCE INLET FL 32127

$

Se

St 11024-24 OCTOBER 13, 2026

Ci

PS Form 3800, January 2023 PSN 7530-02-000-9047 See Reverse for Instructions

CERTIFIED MAIL®

LAURA E. ROTH
CLERK OF THE CIRCUIT COURT
101 N. ALABAMA AVE • P.O. BOX 6043
DELAND, FLORIDA 32721-6043

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US POSTAGE PITNEY BOWES
ZIP 32724 $ 010.98⁰
02 7W
0008028897 AUG. 21. 2026

LN 8/24

HILL KARL J CURRY-HILL NICOLE
4672 RIVERWALK VILLAGE CT 8403
PONCE INLET FL 32127

11024-24 OCTOBER 13, 2026

9589 0710 5270 1702 5037 97 UNC 32127 22160 43

CLERK OF THE CIRCUIT & CTY. COURT VOLUSIA CO.
2026 SEP 22 AM 10:56

NIXIE 326 DE 1 0009/17/26
RETURN TO SENDER
UNCLAIMED
UNABLE TO FORWARD

BC: 32721604343 *0532-03321-17-45

LAURA E. ROTH
CLERK OF THE CIRCUIT COURT

SEVENTH JUDICIAL CIRCUIT - VOLUSIA COUNTY
P.O. BOX 6043 DELAND, FLORIDA 32721-6043 - WWW.CLERK.ORG

Attn: Tax Deed Division

August 15, 2026

ORANGE COUNTY SHERIFFS DEPT
ATTN JUDICIAL PROCESS
PO BOX 1440
ORLANDO FL 32802-1440

RE: Sheriff's Service for Tax Deed Sale to be held on: **Tuesday, October 13, 2026**
Service of Process must be completed by: **Tuesday, September 22, 2026**

Enclosed are Sheriff's Notice(s) of Application for Tax Deed which require Service of Process together with check(s). If you are unable to make service, please post a copy of the notice in a conspicuous place at the given address. See the following page for the names of the Titleholders requiring Service:

NUMBER OF SERVICES:	7
COST OF SERVICE:	$40.00
TOTAL AMOUNT OF CHECK(S):	**$280.00**

Send all Return of Services to:

Clerk of the Circuit Court
Attn: Tax Deed Division
P.O. Box 6043
DeLand, FL 32721

Sincerely,

LAURA E. ROTH
CLERK OF THE CIRCUIT COURT

By: S LABAW

S LABAW
Deputy Clerk

The following titleholder(s) require Service of Process:

	Count of Name 1
1575-24	**1**
CHRISTIAN J PESTANA REGISTERED AGENT O/B/O (	1
2231-24	**1**
LARSON ACCOUNTING GROUP REGISTERED AGEN	1
8937-24	**2**
RIVERA SAMUEL	1
SAMUEL RIVERA	1
11024-24	**3**
HILL KARL J CURRY-HILL NICOLE	1
KARL J HILL AND NICOLE CURRY- HILL	1
NICOLE CURRY-HILL AND KARL J HILL	1
Grand Total	**7**

LAURA E. ROTH, CLERK
P O BOX 6043
DELAND. FL 32721

WARNING
SHERIFF'S NOTICE

TAX DEED CERTIFICATE NO.: 11024-24

THERE ARE UNPAID TAXES ON PROPERTY WHICH YOU OWN OR IN WHICH YOU HAVE A LEGAL INTEREST.

HILL KARL J CURRY-HILL NICOLE
182 S THORNTON AVE
ORLANDO FL 32807

11024-24 OCTOBER 13, 2026

THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON **OCTOBER 13, 2026 AT 9:00 AM** UNLESS THE BACK TAXES ARE PAID. TO MAKE PAYMENT, DETACH AND RETURN THE COUPON WITH YOUR CASHIER'S CHECK, MONEY ORDER, OR CERTIFIED CHECK. **DO NOT SEND CASH OR A PERSONAL CHECK.**

FOR FURTHER INFORMATION, CONTACT THE CLERK OF THE CIRCUIT COURT, ATTN: **TAX DEED DEPARTMENT**, 101 N. ALABAMA AVE, P O BOX 6043, DELAND, FLORIDA 32721. TELEPHONE (386) 736-5919 OR (386) 257-6000 EXT 15919.

DATED THIS 21ST DAY OF AUGUST, 2026.

LAURA E ROTH
CLERK OF THE CIRCUIT COURT

DR-451
R. 9/76

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, that **FIG 20 LLC FIG 20 LLC FBO SEC PTY** the holder of the following certificate issued on **JUNE 1, 2024** has filed said certificate for a tax deed to be issued thereon. The certificate number, the name(s) in which it was assessed, and the description of the property in the County of Volusia, State of Florida, are as follows:

Certificate No.: **11024-24** Name in which assessed: **HILL KARL J CURRY-HILL NICOLE**
Description of Property: **Parcel # 641936008403 UNIT 8403 BLDG 800 RIVERWALK AT HARBOUR VILLAGE CONDO PER OR 4812 PGS 3337-3428 INC PER OR 4827 PGS 3571-3572 PER OR 5360 PGS 0442-0443.**

UNLESS SUCH CERTIFICATE SHALL BE REDEEMED according to law, the property described in such certificate shall be sold to the highest bidder at www.volusia.realtaxdeed.com on **OCTOBER 13, 2026** at **9:00 o'clock A.M.**

Dated this 21ST day of AUGUST, 2026.

Laura E. Roth

BY LAURA E ROTH
Clerk of the Circuit Court, Volusia County

REDEMPTION AMOUNT: **$20,489.78**
OPENING BID AMOUNT: $20,466.53

The REDEMPTION AMOUNT & OPENING BID AMOUNT are subject to change without notice. Call (386) 736-5938 to determine the current totals.

TO ENSURE PROPER CREDIT, CLIP & RETURN THIS COUPON ALONG WITH YOUR CASHIER'S CHECK, MONEY ORDER OR CERTIFIED CHECK. DO NOT SEND CASH OR A PERSONAL CHECK.

Certificate No.: **11024-24**
Date of Sale: **OCTOBER 13, 2026**

REDEMPTION AMOUNT: **$20,489.78***

PAYABLE BEFORE: **9:00 AM on OCTOBER 13, 2026**

HILL KARL J CURRY-HILL NICOLE
182 S THORNTON AVE
ORLANDO FL 32807

***The REDEMPTION AMOUNT is subject to change without notice. Before sending payment, call (386) 736-5938 to determine the current payoff.**

MAKE CHECK PAYABLE TO:

Will Roberts - Tax Collector

MAIL TO:

Will Roberts - Tax Collector
123 W. Indiana Ave., Room 103
DeLand, FL 32720

[Telephone: 386-736-5938]

CL-0918-2101

LAURA E. ROTH, CLERK
P O BOX 6043
DELAND. FL 32721

WARNING
SHERIFF'S NOTICE

TAX DEED CERTIFICATE NO.: 11024-24

THERE ARE UNPAID TAXES ON PROPERTY WHICH YOU OWN OR IN WHICH YOU HAVE A LEGAL INTEREST.

KARL J HILL AND NICOLE CURRY- HILL
182 S THORNTON AVE
ORLANDO FL 32807

11024-24 OCTOBER 13, 2026

THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON **OCTOBER 13, 2026 AT 9:00 AM** UNLESS THE BACK TAXES ARE PAID. TO MAKE PAYMENT, DETACH AND RETURN THE COUPON WITH YOUR CASHIER'S CHECK, MONEY ORDER, OR CERTIFIED CHECK. **DO NOT SEND CASH OR A PERSONAL CHECK.**

FOR FURTHER INFORMATION, CONTACT THE CLERK OF THE CIRCUIT COURT, ATTN: **TAX DEED DEPARTMENT**, 101 N. ALABAMA AVE, P O BOX 6043, DELAND, FLORIDA 32721. TELEPHONE (386) 736-5919 OR (386) 257-6000 EXT 15919.

DATED THIS 21ST DAY OF AUGUST, 2026.

LAURA E ROTH
CLERK OF THE CIRCUIT COURT

DR-451
R. 9/76

NOTICE OF APPLICATION FOR TAX DEED

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Description of Property: **Parcel # 641936008403 UNIT 8403 BLDG 800 RIVERWALK AT HARBOUR VILLAGE CONDO PER OR 4812 PGS 3337-3428 INC PER OR 4827 PGS 3571-3572 PER OR 5360 PGS 0442-0443.**

UNLESS SUCH CERTIFICATE SHALL BE REDEEMED according to law, the property described in such certificate shall be sold to the highest bidder at www.volusia.realtaxdeed.com on **OCTOBER 13, 2026** at **9:00 o'clock A.M.**

Dated this 21ST day of AUGUST, 2026.

Laura E. Roth

BY LAURA E ROTH
Clerk of the Circuit Court, Volusia County

REDEMPTION AMOUNT: **$20,489.78**
OPENING BID AMOUNT: $20,466.53

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Certificate No.: **11024-24**
Date of Sale: **OCTOBER 13, 2026**

REDEMPTION AMOUNT: **$20,489.78***

PAYABLE BEFORE: **9:00 AM on OCTOBER 13, 2026**

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KARL J HILL AND NICOLE CURRY- HILL
182 S THORNTON AVE
ORLANDO FL 32807

MAKE CHECK PAYABLE TO:

Will Roberts - Tax Collector

MAIL TO:

Will Roberts - Tax Collector
123 W. Indiana Ave., Room 103
DeLand, FL 32720

[Telephone: 386-736-5938]

CL-0918-2101

LAURA E. ROTH, CLERK
P O BOX 6043
DELAND. FL 32721

WARNING
SHERIFF'S NOTICE

TAX DEED CERTIFICATE NO.: 11024-24

THERE ARE UNPAID TAXES ON PROPERTY WHICH YOU OWN OR IN WHICH YOU HAVE A LEGAL INTEREST.

NICOLE CURRY-HILL AND KARL J HILL
182 SOUTH THORNTON
ORLANDO FL 32801

11024-24 OCTOBER 13, 2026

THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON **OCTOBER 13, 2026 AT 9:00 AM** UNLESS THE BACK TAXES ARE PAID. TO MAKE PAYMENT, DETACH AND RETURN THE COUPON WITH YOUR CASHIER'S CHECK, MONEY ORDER, OR CERTIFIED CHECK. **DO NOT SEND CASH OR A PERSONAL CHECK.**

FOR FURTHER INFORMATION, CONTACT THE CLERK OF THE CIRCUIT COURT, ATTN: **TAX DEED DEPARTMENT**, 101 N. ALABAMA AVE, P O BOX 6043, DELAND, FLORIDA 32721. TELEPHONE (386) 736-5919 OR (386) 257-6000 EXT 15919.

DATED THIS 21ST DAY OF AUGUST, 2026.

LAURA E ROTH
CLERK OF THE CIRCUIT COURT

DR-451
R. 9/76

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, that **FIG 20 LLC FIG 20 LLC FBO SEC PTY** the holder of the following certificate issued on **JUNE 1, 2024** has filed said certificate for a tax deed to be issued thereon. The certificate number, the name(s) in which it was assessed, and the description of the property in the County of Volusia, State of Florida, are as follows:

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Description of Property: **Parcel # 641936008403 UNIT 8403 BLDG 800 RIVERWALK AT HARBOUR VILLAGE CONDO PER OR 4812 PGS 3337-3428 INC PER OR 4827 PGS 3571-3572 PER OR 5360 PGS 0442-0443.**

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Dated this 21ST day of AUGUST, 2026.

Laura E. Roth

BY LAURA E ROTH
Clerk of the Circuit Court, Volusia County

REDEMPTION AMOUNT: **$20,489.78**
OPENING BID AMOUNT: $20,466.53

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Certificate No.: **11024-24**
Date of Sale: **OCTOBER 13, 2026**

REDEMPTION AMOUNT: **$20,489.78***

PAYABLE BEFORE: **9:00 AM on OCTOBER 13, 2026**

***The REDEMPTION AMOUNT is subject to change without notice. Before sending payment, call (386) 736-5938 to determine the current payoff.**

NICOLE CURRY-HILL AND KARL J HILL
182 SOUTH THORNTON
ORLANDO FL 32801

MAKE CHECK PAYABLE TO:

Will Roberts - Tax Collector

MAIL TO:

Will Roberts - Tax Collector
123 W. Indiana Ave., Room 103
DeLand, FL 32720

[Telephone: 386-736-5938]

CL-0918-2101

LAURA E. ROTH
CLERK OF THE CIRCUIT COURT

SEVENTH JUDICIAL CIRCUIT - VOLUSIA COUNTY
P.O. BOX 6043 DELAND, FLORIDA 32721-6043 - WWW.CLERK.ORG

Attn: Tax Deed Division

August 15, 2026

VOLUSIA SHERIFF'S OFFICE
P O BOX 569
DELAND, FL 32721-0569

RE: Sheriff's Service for Tax Deed Sale to be held on: **Tuesday, October 13, 2026**
Service of Process must be completed by: **Tuesday, September 22, 2026**

Enclosed are Sheriff's Notice(s) of Application for Tax Deed which require Service of Process together with check(s). If you are unable to make service, please post a copy of the notice in a conspicuous place at the given address. See the following page for the names of the Titleholders requiring Service:

NUMBER OF SERVICES:	64
COST OF SERVICE:	$40.00
TOTAL AMOUNT OF CHECK(S):	**$2,560.00**

Send all Return of Services to:

Clerk of the Circuit Court
Attn: Tax Deed Division
P.O. Box 6043
DeLand, FL 32721

Sincerely,

LAURA E. ROTH
CLERK OF THE CIRCUIT COURT

By: S LABAW

S LABAW
Deputy Clerk

The following titleholder(s) require Service of Process:

	Count of Name 1
704-24	**1**
ROBERTSON RICHARD A JR	1
1377-24	**1**
WEAVER NEKETRA SMITH JACQUELINE HARRIS LC	1
1575-24	**1**
OLGA DE LA HOZ HOMES LLC	1
2139-24	**1**
NUVIEW IRA INC % GLEN ASHLEY MATHER 401K	1
2185-24	**4**
GOLINE JEANETTE LOUISE GOLINE JOSEPH JOHN S	1
JEANETTE LOUISE GOLINE	1
JOSEPH JOHN GOLINE AND KATHLEEN ALICE SMITI	1
JOSEPH JOHN GOLLNE	1
2231-24	**1**
GLOBAL COMMERCIAL PROPERTIES LLC	1
2380-24	**2**
KRYSTAL HOSPITALITY	1
NEENA WALIA MEMBER REGISTERED AGENT O/B/(	1
3789-24	**1**
NEWMAN LORI EST	1
4139-24	**2**
CLEMENTS DONALD S CLEMENTS CHRISTINA	1
DONALD S CLEMENTS AND CHRISTINA CLEMENTS	1
4210-24	**4**
FELICIANO HERNAN COLON FELICIANO ALBA IRIS	1
HERNAN COLON FELICIANO AND ALBA IRIS FELICI	2

HERNAN COLON JR	1
4212-24	**2**
COLON EVELYN	1
EVELYN COLON	1
4369-24	**1**
ASK BOATS LLC	1
4376-24	**1**
PREECE BENNY PREECE BOBBIE	1
4683-24	**2**
NGUYEN TUAN HUU THEIN	1
TUAN HUU THEIN NGUYEN	1
4690-24	**2**
PRING JOHN ARTHUR III	2
4696-24	**3**
GEE TRUMAN D JRGEE MAKAYLA GEE KAITLYN GE	1
TRUMAN D GEE JR	1
PAYNE KATHERINE A EST GEE TRUMAN D JR	1
7480-24	**2**
OLSON GORDON C OLSON CHRISTINA L	1
GORDON C OLSON AND CHRISTINA L OLSON	1
9254-24	**2**
SIEBERT BETTY	1
BETTY SIEBERT	1
9604-24	**2**
HO WILLIAM W K	1
WILLIAM W K HO	1
9640-24	**4**
AGUILAR ROBERTO AD RODRIQUEZ JR	2
ROBERTO AD RODRIGUEZ AGUILAR JR	1
BELLTOWER MANAGEMENT LLC	1
9703-24	**2**
LUCACOS JOHN MICHAEL	1
JOHN MICHAEL LUCACOS	1
10480-24	**3**

ARROYO ELIZABETH	1
WANDA E ARROYO	1
ARROYO WANDA E	1
10526-24	**2**
SERENITY SPRINGS LLC	1
SERENITY SPRINGS RECOVERY HOLDINGS LLC RE(	1
10581-24	**3**
FRANCE CHARLES D	1
CHARLES D FRANCE	1
KEVIN DOUGLAS FRANCE	1
10658-24	**2**
HURLEY PATRICK	1
PATRICK HURLEY	1
10899-24	**2**
PENNEY JASON PENNEY MELANIE	1
JASON PENNEY AND MELANIE PENNEY	1
11024-24	**1**
HILL KARL J CURRY-HILL NICOLE	1
11072-24	**4**
CENTRAL FLORIDA COMMUNITY DEVELOPMENT C(	1
FLAGSTONE COMMUNITY DEVELOPMENT CORPOR/	1
CENTRAL FLORIDA COMMUNITY DEVELOPMENT C(	1
GERALD O CHESTER REGISTERED AGENT O/B/O CE	1
11177-24	**2**
COSBY KIRK	1
KIRK COSBY	1
11505-24	**1**
RPL REAL ESTATE LLC	1
11946-24	**3**
SWANN-MCNULTY WENDI MCNULTY COLIN SWAN	1
WENDI SWANN-MCNULTY AND COLIN MCNULTY A	1
FF FLORIDA LAND HOLDINGS LLC	1
Grand Total	**64**

LAURA E. ROTH, CLERK
P O BOX 6043
DELAND. FL 32721

WARNING
SHERIFF'S NOTICE

TAX DEED CERTIFICATE NO.: 11024-24

THERE ARE UNPAID TAXES ON PROPERTY WHICH YOU OWN OR IN WHICH YOU HAVE A LEGAL INTEREST.

HILL KARL J CURRY-HILL NICOLE
4672 RIVERWALK VILLAGE CT 8403
PONCE INLET FL 32127

11024-24 OCTOBER 13, 2026

THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON **OCTOBER 13, 2026 AT 9:00 AM** UNLESS THE BACK TAXES ARE PAID. TO MAKE PAYMENT, DETACH AND RETURN THE COUPON WITH YOUR CASHIER'S CHECK, MONEY ORDER, OR CERTIFIED CHECK. **DO NOT SEND CASH OR A PERSONAL CHECK.**

FOR FURTHER INFORMATION, CONTACT THE CLERK OF THE CIRCUIT COURT, ATTN: **TAX DEED DEPARTMENT**, 101 N. ALABAMA AVE, P O BOX 6043, DELAND, FLORIDA 32721. TELEPHONE (386) 736-5919 OR (386) 257-6000 EXT 15919.

DATED THIS 21ST DAY OF AUGUST, 2026.

LAURA E ROTH
CLERK OF THE CIRCUIT COURT

DR-451
R. 9/76

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, that **FIG 20 LLC FIG 20 LLC FBO SEC PTY** the holder of the following certificate issued on **JUNE 1, 2024** has filed said certificate for a tax deed to be issued thereon. The certificate number, the name(s) in which it was assessed, and the description of the property in the County of Volusia, State of Florida, are as follows:

Certificate No.: **11024-24** Name in which assessed: **HILL KARL J CURRY-HILL NICOLE**
Description of Property: **Parcel # 641936008403 UNIT 8403 BLDG 800 RIVERWALK AT HARBOUR VILLAGE CONDO PER OR 4812 PGS 3337-3428 INC PER OR 4827 PGS 3571-3572 PER OR 5360 PGS 0442-0443.**

UNLESS SUCH CERTIFICATE SHALL BE REDEEMED according to law, the property described in such certificate shall be sold to the highest bidder at www.volusia.realtaxdeed.com on **OCTOBER 13, 2026** at **9:00 o'clock A.M.**

Dated this 21ST day of AUGUST, 2026.

Laura E. Roth

BY LAURA E ROTH
Clerk of the Circuit Court, Volusia County

REDEMPTION AMOUNT: **$20,489.78**
OPENING BID AMOUNT: $20,466.53

The REDEMPTION AMOUNT & OPENING BID AMOUNT are subject to change without notice. Call (386) 736-5938 to determine the current totals.

TO ENSURE PROPER CREDIT, CLIP & RETURN THIS COUPON ALONG WITH YOUR CASHIER'S CHECK, MONEY ORDER OR CERTIFIED CHECK. **DO NOT SEND CASH OR A PERSONAL CHECK.**

Certificate No.: **11024-24**
Date of Sale: **OCTOBER 13, 2026**

REDEMPTION AMOUNT: **$20,489.78***

PAYABLE BEFORE: **9:00 AM on OCTOBER 13, 2026**

***The REDEMPTION AMOUNT is subject to change without notice. Before sending payment, call (386) 736-5938 to determine the current payoff .**

HILL KARL J CURRY-HILL NICOLE
4672 RIVERWALK VILLAGE CT 8403
PONCE INLET FL 32127

MAKE CHECK PAYABLE TO:

Will Roberts - Tax Collector

MAIL TO:

Will Roberts - Tax Collector
123 W. Indiana Ave., Room 103
DeLand, FL 32720

[Telephone: 386-736-5938]

CL-0918-2101



REQUESTS FOR ACCOMMODATIONS BY PERSONS WITH DISABILITIES **If you are a person with a disability who needs an accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Administrative Services, 101 N. Alabama Avenue, DeLand, FL 32724, (386) 822-5710, at least 7 days before the scheduled auction date, or immediately upon receiving this notification if the time before the scheduled auction date is less than 7 days; if you are hearing or voice impaired, call 711.**

THESE ARE NOT COURT INFORMATION NUMBERS



SOLICITUD DE ADAPTACIONES PARA PERSONAS CON DISCAPACIDADES

Si usted es una persona con discapacidad que necesita una adaptación para poder participar en este procedimiento, usted tiene el derecho a que se le proporcione cierta asistencia, sin incurrir en gastos. Comuníquese con Servicios Administrativos, 101 N. Alabama Avenue, DeLand, FL 32724, (386) 822-5710, con no menos de 7 días de antelación de su cita de comparecencia ante el juez, o de inmediato al recibir esta notificación si la cita de comparecencia está dentro de un plazo menos de 7 días; si usted tiene una discapacidad del habla o del oído, llame al 711.

ESTOS NUMEROS TELEFONICOS NO SON PARA OBTENER INFORMACION JUDICIAL

PROCESS RECEIVED: 8/24/2026 10:00:00AM
RETURN DAYS:
RETURN DATE: 10/13/2026 9:00:26 AM
SHOW CAUSE DATE:
WRIT #: 1392952
CIV-TAX NOTICE OUT OF COUNTY

RUSH

Orange County Sheriff's Office
Return of Service

CASE: 1102424
COURT: CIRCUIT CIVIL
COUNTY: VOLUSIA

SERVE TO: NICOLE CURRY-HILL & KARL J HILL

HOME ADDRESS: 182 S THORNTON AVE
ORLANDO, FL 32807

BUSINESS ADDRESS:

***** PLEASE POST

VOLUSIA COUNTY CLERK OF COURT. TAX DEED DIV.
PO BOX 6043
DELAND, FL 32721

SERVER: CO35
ENTERED BY: NDP
FEE CODE: 70
Fee/Xfee: $ 40.00
WITNESS FEE: $ 0.00
OVERPAYMENT: $ 0.00
LEVY DEPOSIT: $ 0.00

SERVICE INFORMATION: (407) 836-4570 (9AM - 1PM)

PLAINTIFF: XXXX
DEFENDANT: XXXX

SERVED THIS PROCESS AT 9:00, ON 08/25/26 IN ORANGE COUNTY, FLORIDA, BY:

☐ INDIVIDUAL SERVICE: By delivering to the within named individual a true copy of this process, with any attachments provided, and informing the individual of their contents.

☐ SUBSTITUTE SERVICE: By leaving a true copy of this process, with any attachments provided, and informing the individual of their contents:

_____ _____
Name Relationship

☐ CORPORATE SERVICE By delivering a true copy of this process, with any attachments provided, to:

_____ _____,
Name Title
as President, Vice President, or other head of the corporation; or in their absence, the cashier, treasurer, secretary, or general manager; or in their absence, any officer or business agent residing in the state; or the registered agent; or an employee at the corporation's place

☒ POSTED SERVICE: By attaching a copy of this process, with a copy of any attachments provided, to a conspicuous place on the property described within. Neither the tenant(s) nor a resident 15 years old or older could be found a the tenant's usual place of residence, after the required amount of attempts.

☐ OTHER: By delivering a true copy of this process, with any attachments provided, to

_____, as _____.

☐ NON-SERVICE: And hereby return same unserved on: _____(date/time) for the reason that after diligent search and inquiry, the within named could not be found in Orange County, Florida:

☐ NON-SERVICE: And hereby for reasons specified below on: _____ (date/time) AUG 25 AM 7:02

EXPLANATION:

SERVICE ATTEMPTS

Date/Time		Date/Time ✓	
08/18/26	9:00		

SHERIFF OF ORANGE COUNTY, FLORIDA

CLERK OF THE CIRCUIT
& CTY. COURT VOLUSIA CTY. FL
CC 40
2026 AUG 31 AM 8:41
FILED

Gwendolyn Barnett C35 12807
OFFICER CALL SIGN EID #

RECEIVED BY

Reviewed By RP

1302752

LAURA E. ROTH, CLERK
P O BOX 6043
DELAND, FL 32721

WARNING
SHERIFF'S NOTICE

THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON **OCTOBER 13, 2026 AT 9:00 AM** UNLESS THE BACK TAXES ARE PAID. TO MAKE PAYMENT, DETACH AND RETURN THE COUPON WITH YOUR CASHIER'S CHECK, MONEY ORDER, OR CERTIFIED CHECK. **DO NOT SEND CASH OR A PERSONAL CHECK.**

TAX DEED CERTIFICATE NO.: 11024-24

THERE ARE UNPAID TAXES ON PROPERTY WHICH YOU OWN OR IN WHICH YOU HAVE A LEGAL INTEREST.

FOR FURTHER INFORMATION, CONTACT THE CLERK OF THE CIRCUIT COURT, ATTN: **TAX DEED DEPARTMENT**, 101 N. ALABAMA AVE, P O BOX 6043, DELAND, FLORIDA 32721. TELEPHONE (386) 736-5919 OR (386) 257-6000 EXT 15919.

NICOLE CURRY-HILL AND KARL J HILL
182 SOUTH THORNTON
ORLANDO FL 32801

DATED THIS 21ST DAY OF AUGUST, 2026.

11024-24 OCTOBER 13, 2026

LAURA E ROTH
CLERK OF THE CIRCUIT COURT

CIRCUIT COURT CLERK SUUM CUIQUE VOLUSIA COUNTY, FLORIDA

DR-451
R. 9/76

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, that **FIG 20 LLC FIG 20 LLC FBO SEC PTY** the holder of the following certificate issued on **JUNE 1, 2024** has filed said certificate for a tax deed to be issued thereon. The certificate number, the name(s) in which it was assessed, and the description of the property in the County of Volusia, State of Florida, are as follows:

Certificate No.: **11024-24** Name in which assessed: **HILL KARL J CURRY-HILL NICOLE**
Description of Property: **Parcel # 641936008403 UNIT 8403 BLDG 800 RIVERWALK AT HARBOUR VILLAGE CONDO PER OR 4812 PGS 3337-3428 INC PER OR 4827 PGS 3571-3572 PER OR 5360 PGS 0442-0443.**

UNLESS SUCH CERTIFICATE SHALL BE REDEEMED according to law, the property described in such certificate shall be sold to the highest bidder at www.volusia.realtaxdeed.com on **OCTOBER 13, 2026** at **9:00 o'clock A.M.**

Dated this 21ST day of AUGUST, 2026.

Laura E. Roth

BY LAURA E ROTH
Clerk of the Circuit Court, Volusia County

CIRCUIT COURT CLERK SUUM CUIQUE VOLUSIA COUNTY, FLORIDA

REDEMPTION AMOUNT: **$20,489.78**
OPENING BID AMOUNT: $20,466.53
The REDEMPTION AMOUNT & OPENING BID AMOUNT are subject to change without notice. Call (386) 736-5938 to determine the current totals.

TO ENSURE PROPER CREDIT, CLIP & RETURN THIS COUPON ALONG WITH YOUR CASHIER'S CHECK, MONEY ORDER OR CERTIFIED CHECK. DO NOT SEND CASH OR A PERSONAL CHECK.

Certificate No.: **11024-24**
Date of Sale: **OCTOBER 13, 2026**

REDEMPTION AMOUNT: **$20,489.78***

PAYABLE BEFORE: **9:00 AM on OCTOBER 13, 2026**

***The REDEMPTION AMOUNT is subject to change without notice. Before sending payment, call (386) 736-5938 to determine the current payoff.**

NICOLE CURRY-HILL AND KARL J HILL
182 SOUTH THORNTON
ORLANDO FL 32801

CLERK OF THE CIRCUIT & CTY. COURT VOLUSIA CTY. FL
CC 40
2026 AUG 31 AM 8:41
FILED

MAKE CHECK PAYABLE TO:

Will Roberts - Tax Collector

MAIL TO:

Will Roberts - Tax Collector
123 W. Indiana Ave., Room 103
DeLand, FL 32720

[Telephone: 386-736-5938]

CL-0918-2101

Orange County Sheriff's Office
Return of Service

PROCESS RECEIVED: 8/24/2026 10:00:00AM
RETURN DAYS:
RETURN DATE: 10/13/2026 9:00:26 AM
SHOW CAUSE DATE:
WRIT #: 1392951
CIV-TAX NOTICE OUT OF COUNTY

CASE: 1102424
COURT: CIRCUIT CIVIL
COUNTY: VOLUSIA

RUSH

SERVE TO: HILL,KARL J CURRY HILL NICOLE

HOME ADDRESS: 182 S THORNTON AVE
ORLANDO, FL 32807

BUSINESS ADDRESS:

*****PLEASE POST

VOLUSIA COUNTY CLERK OF COURT. TAX DEED DIV.
PO BOX 6043
DELAND, FL 32721

SERVER: CO35
ENTERED BY: NDP
FEE CODE: 70
Fee/Xfee: $ 40.00
WITNESS FEE: $ 0.00
OVERPAYMENT: $ 0.00
LEVY DEPOSIT: $ 0.00

SERVICE INFORMATION: (407) 836-4570 (9AM - 1PM)

PLAINTIFF: XXXX
DEFENDANT: XXXX

SERVED THIS PROCESS AT 9:00, ON 08/25/26 IN ORANGE COUNTY, FLORIDA, BY:

☐ INDIVIDUAL SERVICE: By delivering to the within named individual a true copy of this process, with any attachments provided, and informing the individual of their contents.

☐ SUBSTITUTE SERVICE: By leaving a true copy of this process, with any attachments provided, and informing the individual of their contents:

_____ _____
Name Relationship

☐ CORPORATE SERVICE: By delivering a true copy of this process, with any attachments provided, to:

_____ _____,
Name Title

as President, Vice President, or other head of the corporation; or in their absence, the cashier, treasurer, secretary, or general manager; or in their absence, any officer or business agent residing in the state; or the registered agent; or an employee at the corporation's place

☒ POSTED SERVICE: By attaching a copy of this process, with a copy of any attachments provided, to a conspicuous place on the property described within. Neither the tenant(s) nor a resident 15 years old or older could be found a the tenant's usual place of residence, after the required amount of attempts.

☐ OTHER: By delivering a true copy of this process, with any attachments provided, to

_____, as _____.

☐ NON-SERVICE: And hereby return same unserved on: _____(date/time) for the reason that after diligent search and inquiry, the within named could not be found in Orange County, Florida:

☐ NON-SERVICE: And hereby for reasons specified below on: _____ (date/time)

AUG 25 AM 7:02

EXPLANATION:

SERVICE ATTEMPTS

Date/Time	Date/Time ✓		
08/25/26	9:00		

CC 40
CLERK OF THE CIRCUIT & COUNTY COURT VOLUSIA COUNTY, FL
2026 AUG 31 AM 8:42
FILED

SHERIFF OF ORANGE COUNTY, FLORIDA

Gwendolyn Barnes C135 17567
OFFICER CALL SIGN EID #

RECEIVED BY

Reviewed By RP

1378451

LAURA E ROTH, CLERK
P O BOX 6043
DELAND, FL 32721

WARNING
SHERIFF'S NOTICE

TAX DEED CERTIFICATE NO.: 11024-24

THERE ARE UNPAID TAXES ON PROPERTY WHICH YOU OWN OR IN WHICH YOU HAVE A LEGAL INTEREST.

HILL KARL J CURRY-HILL NICOLE
182 S THORNTON AVE
ORLANDO FL 32807

11024-24 OCTOBER 13, 2026

THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON **OCTOBER 13, 2026 AT 9:00 AM** UNLESS THE BACK TAXES ARE PAID. TO MAKE PAYMENT, DETACH AND RETURN THE COUPON WITH YOUR CASHIER'S CHECK, MONEY ORDER, OR CERTIFIED CHECK. **DO NOT SEND CASH OR A PERSONAL CHECK.**

FOR FURTHER INFORMATION, CONTACT THE CLERK OF THE CIRCUIT COURT, ATTN: **TAX DEED DEPARTMENT**, 101 N. ALABAMA AVE, P O BOX 6043, DELAND, FLORIDA 32721. TELEPHONE (386) 736-5919 OR (386) 257-6000 EXT 15919.

DATED THIS 21ST DAY OF AUGUST, 2026.

LAURA E ROTH
CLERK OF THE CIRCUIT COURT

CIRCUIT COURT CLERK SUUM CUIQUE VOLUSIA COUNTY, FLORIDA

DR-451
R. 9/76

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, that **FIG 20 LLC FIG 20 LLC FBO SEC PTY** the holder of the following certificate issued on **JUNE 1, 2024** has filed said certificate for a tax deed to be issued thereon. The certificate number, the name(s) in which it was assessed, and the description of the property in the County of Volusia, State of Florida, are as follows:

Certificate No.: **11024-24** Name in which assessed: **HILL KARL J CURRY-HILL NICOLE**
Description of Property: **Parcel # 641936008403 UNIT 8403 BLDG 800 RIVERWALK AT HARBOUR VILLAGE CONDO PER OR 4812 PGS 3337-3428 INC PER OR 4827 PGS 3571-3572 PER OR 5360 PGS 0442-0443.**

UNLESS SUCH CERTIFICATE SHALL BE REDEEMED according to law, the property described in such certificate shall be sold to the highest bidder at www.volusia.realtaxdeed.com on **OCTOBER 13, 2026** at **9:00 o'clock A.M.**

Dated this 21ST day of AUGUST, 2026.

Laura E. Roth

BY LAURA E ROTH
Clerk of the Circuit Court, Volusia County

CIRCUIT COURT CLERK SUUM CUIQUE VOLUSIA COUNTY, FLORIDA

REDEMPTION AMOUNT: **$20,489.78**
OPENING BID AMOUNT: $20,466.53

The REDEMPTION AMOUNT & OPENING BID AMOUNT are subject to change without notice. Call (386) 736-5938 to determine the current totals.

TO ENSURE PROPER CREDIT, CLIP & RETURN THIS COUPON ALONG WITH YOUR CASHIER'S CHECK, MONEY ORDER OR CERTIFIED CHECK. DO NOT SEND CASH OR A PERSONAL CHECK.

Certificate No.: **11024-24**
Date of Sale: **OCTOBER 13, 2026**

REDEMPTION AMOUNT: **$20,489.78***

PAYABLE BEFORE: **9:00 AM on OCTOBER 13, 2026**

***The REDEMPTION AMOUNT is subject to change without notice. Before sending payment, call (386) 736-5938 to determine the current payoff.**

HILL KARL J CURRY-HILL NICOLE
182 S THORNTON AVE
ORLANDO FL 32807

CLERK OF THE CIRCUIT COURT VOLUSIA CTY, FL
CC 40
2026 AUG 31 AM 8:42
FILED

MAKE CHECK PAYABLE TO:

Will Roberts - Tax Collector

MAIL TO:

Will Roberts - Tax Collector
123 W. Indiana Ave., Room 103
DeLand, FL 32720

[Telephone: 386-736-5938]

CL-0918-2101

PROCESS RECEIVED: 8/24/2026 10:00:00AM
RETURN DAYS:
RETURN DATE: 10/13/2026 9:00:26 AM
SHOW CAUSE DATE:
WRIT #: 1392953
CIV-TAX NOTICE OUT OF COUNTY

RUSH

Orange County Sheriff's Office
Return of Service

CASE: 1102424
COURT: CIRCUIT CIVIL
COUNTY: VOLUSIA

SERVE TO: KARL J HILL & NICOLE CURRY HILL

HOME ADDRESS: 182 S THORNTON AVE
ORLANDO, FL 32807

BUSINESS ADDRESS:

***** PLEASE POST

VOLUSIA COUNTY CLERK OF COURT. TAX DEED DIV.
PO BOX 6043
DELAND, FL 32721

SERVER: CO35
ENTERED BY: NDP
FEE CODE: 70
Fee/Xfee: $ 40.00
WITNESS FEE: $ 0.00
OVERPAYMENT: $ 0.00
LEVY DEPOSIT: $ 0.00

SERVICE INFORMATION: (407) 836-4570 (9AM - 1PM)

PLAINTIFF: XXXX
DEFENDANT: XXXX

SERVED THIS PROCESS AT 9:00, ON 08/25/26 IN ORANGE COUNTY, FLORIDA, BY:

☐ INDIVIDUAL SERVICE: By delivering to the within named individual a true copy of this process, with any attachments provided, and informing the individual of their contents.

☐ SUBSTITUTE SERVICE: By leaving a true copy of this process, with any attachments provided, and informing the individual of their contents:

_____ _____
Name Relationship

☐ CORPORATE SERVICE: By delivering a true copy of this process, with any attachments provided, to:

_____ _____,
Name Title

as President, Vice President, or other head of the corporation; or in their absence, the cashier, treasurer, secretary, or general manager; or in their absence, any officer or business agent residing in the state; or the registered agent; or an employee at the corporation's place

☒ POSTED SERVICE: By attaching a copy of this process, with a copy of any attachments provided, to a conspicuous place on the property described within. Neither the tenant(s) nor a resident 15 years old or older could be found a the tenant's usual place of residence, after the required amount of attempts.

☐ OTHER: By delivering a true copy of this process, with any attachments provided, to

_____, as _____.

☐ NON-SERVICE: And hereby return same unserved on: _____(date/time) for the reason that after diligent search and inquiry, the within named could not be found in Orange County, Florida:

☐ NON-SERVICE: And hereby for reasons specified below on: _____ (date/time)

EXPLANATION:

SERVICE ATTEMPTS

Date/Time		Date/Time ✓	
08/25/26	9:00		

SHERIFF OF ORANGE COUNTY, FLORIDA

CLERK OF THE CIRCUIT & CITY COURT VOLUSIA CTY FL
2026 AUG 31 AM 8:43
FILED

Gisenda Jyn Bank CO35 12507
OFFICER CALL SIGN EID #

RECEIVED BY

Reviewed By RP

1090453

LAURA E. ROTH, CLERK
P O BOX 6043
DELAND. FL 32721

WARNING
SHERIFF'S NOTICE

TAX DEED CERTIFICATE NO.: 11024-24

THERE ARE UNPAID TAXES ON PROPERTY WHICH YOU OWN OR IN WHICH YOU HAVE A LEGAL INTEREST.

KARL J HILL AND NICOLE CURRY- HILL
182 S THORNTON AVE
ORLANDO FL 32807

11024-24 OCTOBER 13, 2026

THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON **OCTOBER 13, 2026 AT 9:00 AM** UNLESS THE BACK TAXES ARE PAID. TO MAKE PAYMENT, DETACH AND RETURN THE COUPON WITH YOUR CASHIER'S CHECK, MONEY ORDER, OR CERTIFIED CHECK. **DO NOT SEND CASH OR A PERSONAL CHECK.**

FOR FURTHER INFORMATION, CONTACT THE CLERK OF THE CIRCUIT COURT, ATTN: **TAX DEED DEPARTMENT**, 101 N. ALABAMA AVE, P O BOX 6043, DELAND, FLORIDA 32721. TELEPHONE (386) 736-5919 OR (386) 257-6000 EXT 15919.

DATED THIS 21ST DAY OF AUGUST, 2026.

LAURA E ROTH
CLERK OF THE CIRCUIT COURT

DR-451
R. 9/76

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, that **FIG 20 LLC FIG 20 LLC FBO SEC PTY** the holder of the following certificate issued on **JUNE 1, 2024** has filed said certificate for a tax deed to be issued thereon. The certificate number, the name(s) in which it was assessed, and the description of the property in the County of Volusia, State of Florida, are as follows:

Certificate No.: **11024-24** Name in which assessed: **HILL KARL J CURRY-HILL NICOLE**
Description of Property: **Parcel # 641936008403 UNIT 8403 BLDG 800 RIVERWALK AT HARBOUR VILLAGE CONDO PER OR 4812 PGS 3337-3428 INC PER OR 4827 PGS 3571-3572 PER OR 5360 PGS 0442-0443.**

UNLESS SUCH CERTIFICATE SHALL BE REDEEMED according to law, the property described in such certificate shall be sold to the highest bidder at www.volusia.realtaxdeed.com on **OCTOBER 13, 2026** at **9:00 o'clock A.M.**

Dated this 21ST day of AUGUST, 2026.

Laura E. Roth

BY LAURA E ROTH
Clerk of the Circuit Court, Volusia County

REDEMPTION AMOUNT: **$20,489.78**
OPENING BID AMOUNT: $20,466.53
The REDEMPTION AMOUNT & OPENING BID AMOUNT are subject to change without notice. Call (386) 736-5938 to determine the current totals.

TO ENSURE PROPER CREDIT, CLIP & RETURN THIS COUPON ALONG WITH YOUR CASHIER'S CHECK, MONEY ORDER OR CERTIFIED CHECK. DO NOT SEND CASH OR A PERSONAL CHECK.

Certificate No.: **11024-24**
Date of Sale: **OCTOBER 13, 2026**

REDEMPTION AMOUNT: **$20,489.78***

PAYABLE BEFORE: **9:00 AM on OCTOBER 13, 2026**

***The REDEMPTION AMOUNT is subject to change without notice. Before sending payment, call (386) 736-5938 to determine the current payoff.**

KARL J HILL AND NICOLE CURRY- HILL
182 S THORNTON AVE
ORLANDO FL 32807

CLERK OF THE CIRCUIT & CITY COURT VOLUSIA CTY. FL
CC 40
2026 AUG 31 AM 8:43
FILED

MAKE CHECK PAYABLE TO:

Will Roberts - Tax Collector

MAIL TO:

Will Roberts - Tax Collector
123 W. Indiana Ave., Room 103
DeLand, FL 32720

[Telephone: 386-736-5938]

CL-0918-2101

VOLUSIA SHERIFF'S OFFICE
COUNTY OF VOLUSIA

SHERIFF'S RETURN OF SERVICE

ATTORNEY / DEPOSITOR:

VOL CO CLERK OF CIRCUIT COURT
TAX DEEDS
PO BOX 6043
DELAND, FL 32721-6043

SHERIFF'S #:
26018797

COURT: VOLUSIA COURT CIRCUIT
PLAINTIFF: IN RE
DEFENDANT: HILL KARL J CURRY-HILL NICOLE

 # ORG DOCUMENTS: 1

TYPE OF SERVICE	HEARING DATE	HEARING TIME	COURT CASE #
Warn/Not of Application of Tax Deeds	10/13/2026	9:00 AM	11024-24

I, Michael J. Chitwood, SHERIFF, in and for said county and state do hereby certify that I have received:

WARN/NOT OF APPLICATION OF TAX DEEDS/

On the 24th day of August, 2026 at 11:11 AM, and that I served the same on the 28th day of August, 2026, at the hour of 9:04 AM within the County of Volusia, State of FLORIDA, as follows:

PARTY TO BE SERVED:	HILL KARL J CURRY-HILL NICOLE	**TITLE:**	
PARTY DESCRIPTION			
PERSON SERVED:		**TITLE:**	

TAX APPLICATION NOTICE: executed this writ on the above date and time by serving the within named defendant by posting a true copy of this writ with the date and hour of service endorsed thereon by me on the premises described which is the last known address of the titleholder as the titleholder could not be served personally. This process was posted on the last known address pursuant to F.S. 197.522.

ADDRESS SERVED:	4672 RIVERWALK VILLAGE CT 8403 PONCE INLET, FL 32127		
SERVICE STATUS:	Served	**SERVICE BY:**	Process Server Kowolchuk, Robert 8949

VOLUSIA SHERIFF'S OFFICE
P.O. BOX 2658
DAYTONA BEACH, FL. 32115

CLERK OF THE CIRCUIT COURT VOLUSIA CTY. FL
& CTY. COURT VOLUSIA CTY.
2026 SEP -3 AM 9:49
FILED

I am a FLORIDA SHERIFF, and I certify that the foregoing is true and correct.

MICHAEL J. CHITWOOD, SHERIFF
VOLUSIA SHERIFF'S OFFICE
STATE OF FLORIDA

DATE: 9/1/2026
ENTRD BY: CEJONES

BY: Robert Kowolchuk 8949
KOWOLCHUK, ROBERT 8949, PROCESS SERVER

24018797

LAURA E. ROTH, CLERK
P O BOX 6043
DELAND. FL 32721

WARNING
SHERIFF'S NOTICE

TAX DEED CERTIFICATE NO.: 11024-24

THERE ARE UNPAID TAXES ON PROPERTY WHICH YOU OWN OR IN WHICH YOU HAVE A LEGAL INTEREST.

HILL KARL J CURRY-HILL NICOLE
4672 RIVERWALK VILLAGE CT 8403
PONCE INLET FL 32127

11024-24 OCTOBER 13, 2026

THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON **OCTOBER 13, 2026 AT 9:00 AM** UNLESS THE BACK TAXES ARE PAID. TO MAKE PAYMENT, DETACH AND RETURN THE COUPON WITH YOUR CASHIER'S CHECK, MONEY ORDER, OR CERTIFIED CHECK. **DO NOT SEND CASH OR A PERSONAL CHECK.**

FOR FURTHER INFORMATION, CONTACT THE CLERK OF THE CIRCUIT COURT, ATTN: **TAX DEED DEPARTMENT**, 101 N. ALABAMA AVE, P O BOX 6043, DELAND, FLORIDA 32721. TELEPHONE (386) 736-5919 OR (386) 257-6000 EXT 15919.

DATED THIS 21ST DAY OF AUGUST, 2026.

LAURA E ROTH
CLERK OF THE CIRCUIT COURT

CIRCUIT COURT CLERK SUUM CUIQUE VOLUSIA COUNTY, FLORIDA

DR-451
R. 9/76

AUG 24 '26 11:11

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, that **FIG 20 LLC FIG 20 LLC FBO SEC PTY** the holder of the following certificate issued on **JUNE 1, 2024** has filed said certificate for a tax deed to be issued thereon. The certificate number, the name(s) in which it was assessed, and the description of the property in the County of Volusia, State of Florida, are as follows:

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UNLESS SUCH CERTIFICATE SHALL BE REDEEMED according to law, the property described in such certificate shall be sold to the highest bidder at www.volusia.realtaxdeed.com on **OCTOBER 13, 2026** at **9:00 o'clock A.M.**

Dated this 21ST day of AUGUST, 2026.

Laura E. Roth

BY LAURA E ROTH
Clerk of the Circuit Court, Volusia County

CIRCUIT COURT CLERK SUUM CUIQUE VOLUSIA COUNTY, FLORIDA

REDEMPTION AMOUNT:	**$20,489.78**
OPENING BID AMOUNT:	$20,466.53

The REDEMPTION AMOUNT & OPENING BID AMOUNT are subject to change without notice. Call (386) 736-5938 to determine the current totals.

TO ENSURE PROPER CREDIT, CLIP & RETURN THIS COUPON ALONG WITH YOUR CASHIER'S CHECK, MONEY ORDER OR CERTIFIED CHECK. **DO NOT SEND CASH OR A PERSONAL CHECK.**

Certificate No.: **11024-24**
Date of Sale: **OCTOBER 13, 2026**

REDEMPTION AMOUNT: **$20,489.78***

PAYABLE BEFORE: **9:00 AM on OCTOBER 13, 2026**

***The REDEMPTION AMOUNT is subject to change without notice. Before sending payment, call (386) 736-5938 to determine the current payoff .**

HILL KARL J CURRY-HILL NICOLE
4672 RIVERWALK VILLAGE CT 8403
PONCE INLET FL 32127

CLERK OF THE CIRCUIT & CITY COURT VOLUSIA CTY FL
CC 40
2026 SEP -3 AM 9:49
FILED

MAKE CHECK PAYABLE TO:

Will Roberts - Tax Collector

MAIL TO:

Will Roberts - Tax Collector
123 W. Indiana Ave., Room 103
DeLand, FL 32720

[Telephone: 386-736-5938]

CL-0918-2101

LAURA E. ROTH
CLERK OF THE CIRCUIT COURT

SEVENTH JUDICIAL CIRCUIT - VOLUSIA COUNTY
P.O. BOX 6043 DELAND, FLORIDA 32721-6043 - WWW.CLERK.ORG

Attn: Tax Deed Division

October 8, 2026

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

RE: CERTIFICATE NO.: **11024-24**

REFUND OF DEPOSIT

The above listed certificate was redeemed after it was scheduled for Tax Deed Sale but before it was sold at Tax Deed Sale. Therefore, we are refunding to you this unused portion of your deposit. Any additional monies due to you will be sent by the Volusia County Tax Collector's Office:

Recording Affidavit of Publication [Sect 197.512(3) & 28.24]		10.00
Recording Fee for Tax Deed [per Sect. 28.24]		17.00
Documentary Stamp Tax [per Sect. 201.02].....	$	137.90
TOTAL AMOUNT OF REFUND	**$**	**164.90**

If you have any questions, call the Tax Deed Department at (386) 736-5919.

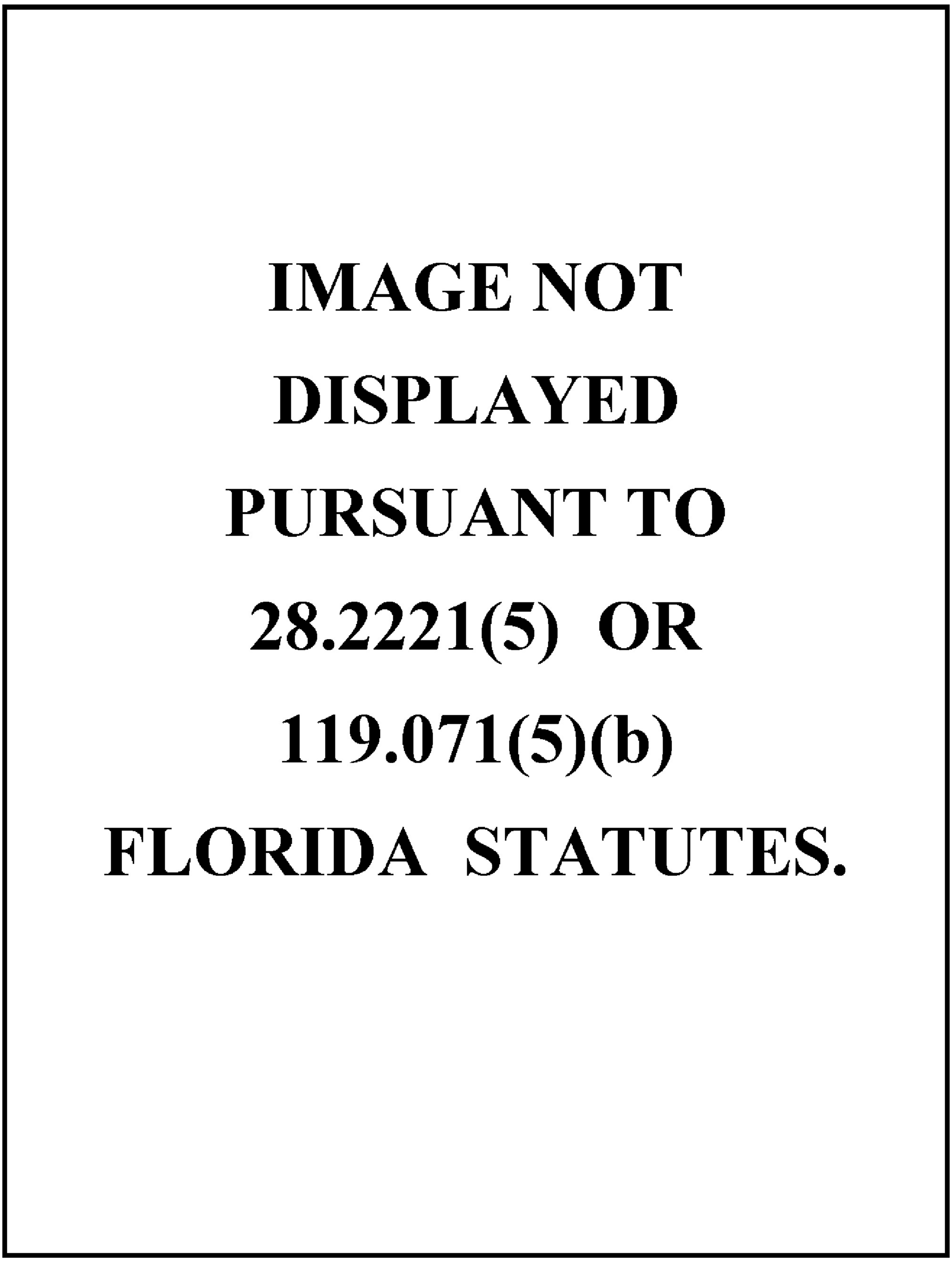
Sincerely,

LAURA E. ROTH
CLERK OF THE CIRCUIT COURT

By: B Poitras

B POITRAS
DEPUTY CLERK

CL-0205-2101


IMAGE NOT
DISPLAYED
PURSUANT TO
28.2221(5) OR
119.071(5)(b)
FLORIDA STATUTES.

STATE OF FLORIDA
COUNTY OF VOLUSIA

CERTIFICATE NO. 11024-24

CERTIFICATE OF MAILING

I, LAURA E. ROTH, Clerk of the Circuit Court in and for the State and County aforesaid, do hereby certify that on 21ST of AUGUST AD, 2026, I mailed a copy of the attached Notice of Application for Tax Deed, addressed to:

HILL KARL J CURRY-HILL NICOLE	at	182 S THORNTON AVE, ORLANDO FL 32807,
EMIGRANT MORTGAGE COMPANY INC	at	7 WESTCHESTER PLAZA, ELMSFORD NY 10523,
EMIGRANT MORTGAGE COMPANY INC	at	22 VANDERBILT AVENUE, NEW YORK NY 10017,
C T CORPORATION SYSTEM REGISTERED AGENT O/B/O EMIGRANT MORTGAGE COMPANY INC	at	1200 SOUTH PINE ISLAND ROAD, PLANTATION FL 33324,
KARLA BAUMANN REGISTERED AGENT O/B/O HARBOUR VILLAGE GOLF & YACHT CLUB COMMUNITY SERVICES ASSOCIATION INC	at	4622 LINKS VILLAGE DRIVE, PONCE INLET FL 32127,
KARLA BAUMANN REGISTERED AGENT O/B/O RIVERWALK AT HARBOUR VILLAGE CONDOMINIUM ASSOCIATION INC	at	391 S TIMBERLANE DRIVE, NEW SMYRNA BEACH FL 32168,
RIVERWALK AT HARBOUR VILLAGE CONDOMINIUM ASSOCIATION INC	at	4622 LINKS VILLAGE DRIVE, PONCE INLET FL 32127,
★ KARL J HILL AND NICOLE CURRY-HILL	at	182 S THORNTON AVE, ORLANDO FL 32807,
★ NICOLE CURRY-HILL AND KARL J HILL	at	182 SOUTH THORNTON, ORLANDO FL 32801,

Witness my hand and official seal this 21ST of AUGUST, 2026

THE HOLDER OF THIS TAX CERTIFICATE APPLIED FOR TAX DEED SALE. PER FLORIDA STATUTE §197.512, THE CERTIFICATE OF MAILING AND PROOF OF PUBLICATION ARE BEING RECORDED IN THE PUBLIC RECORD.

LAURA E. ROTH
CLERK OF THE CIRCUIT COURT

By: S Pearson
Samantha Pearson
Deputy Clerk

The Beacon
PUBLISHED WEEKLY
State of Florida
COUNTY OF VOLUSIA SS

Before the undersigned authority personally appeared ___Barb Shepherd___, who on oath says that he/she is the Legal Advertising Representative of The Beacon, a weekly newspaper published at DeLand, in Volusia County, Florida; that the attached copy of advertisement, being a _____Tax Deed_____ in the matter of ____Certificate #11024-24____ in the ____Hill Karl J Curry-Hill Nicole____ Court, was published in said newspaper, in the issue(s) of _____ the ___Circuit__ Court, was published in said newspaper, in the issue(s) of _____

___September 10, 17, 24 & October 1, 2026___

Affiant further says that the said Beacon is a newspaper published at DeLand, in said Volusia County, Florida, and that the said newspaper has heretofore been continuously published in said Volusia County, Florida, each week and has been entered as second-class mail matter at the post office in DeLand in said Volusia County, Florida, for a period of one year preceding the first publication of the attached copy of advertisement; and affiant further says that he/she has neither paid nor promised any person, firm or corporation any discount, rebate, commission or refund for the purpose of securing this advertisement for publication in the said newspaper.

Sworn to and subscribed before me this __1st_day of ___October, 2026___,

Melodie W. Robinson

(SEAL)

MELODIE W. ROBINSON
Commission # HH 306225
Expires October 19, 2026

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, that FIG 20 LLC FIG 20 LLC FBO SEC PTY the holder of the following certificate has filed said certificate for a tax deed to be issued thereon. The certificate number and year of issuance, the description of the property, and the names in which it was assessed are as follows:

Certificate No. 11024-24
Year of Issuance: JUNE 1, 2024
Description of Property: Parcel # 64193600 8403 UNIT 8403 BLDG 800 RIVERWALK AT HARBOUR VILLAGE CONDO PER OR 4812 PGS 3337-3428 INC PER OR 4827 PGS 3571-3572 PER OR 5360 PGS 0442-0443
Name in which assessed: HILL KARL J CURRY-HILL NICOLE

Said property being in the County of VOLUSIA, State of Florida.

Unless such certificate shall be redeemed according to law the property described in such certificate shall be sold to the highest bidder at www.volusia.realtaxdeed.com on the 13TH day of OCTOBER, 2026 at 9:00 O'CLOCK A.M.

Dated this 21ST day of AUGUST, 2026.

LAURA E. ROTH
CLERK OF THE CIRCUIT COURT
By: /s/ S LABAW
Deputy Clerk

Attention: Persons with Disabilities: If you are a person with a disability who needs an accommodation in order to participate in this proceeding, you are entitled, at no cost to you, to the provision of certain assistance. Please contact Administrative Services at 101 N. Alabama Avenue, DeLand, FL 32724, (386) 822-5710, within seven (7) working days of this bid date. If you are hearing or voice impaired, call 711.

September 10, 17, 24 & October 1, 2026

STATE OF FLORIDA
COUNTY OF VOLUSIA

CERTIFICATE NO. 11024-24

CERTIFICATE OF MAILING

I, LAURA E. ROTH, Clerk of the Circuit Court in and for the State and County aforesaid, do hereby certify that on 21ST of AUGUST AD, 2026, I mailed a copy of the attached Notice of Application for Tax Deed, addressed to:

HILL KARL J CURRY-HILL NICOLE at 4672 RIVERWALK VILLAGE CT 8403, PONCE INLET FL 32127,

Witness my hand and official seal this 21ST of AUGUST, 2026

THE HOLDER OF THIS TAX CERTIFICATE APPLIED FOR TAX DEED SALE. PER FLORIDA STATUTE §197.512, THE CERTIFICATE OF MAILING AND PROOF OF PUBLICATION ARE BEING RECORDED IN THE PUBLIC RECORD.

LAURA E. ROTH
CLERK OF THE CIRCUIT COURT

By: _____
Samantha Pearson
Deputy Clerk