Date Printed: 9/16/2026

TAX COLLECTOR'S CERTIFICATION WORKSHEET

11606-24	Certificate Number
FIG 20 LLC FIG 20 LLC FBO SEC PTY	Applicant Name
4/10/2026	Application Date
10/6/2026	Tax Deed Sale Date

1. Total Cost of Certificates held by Applicant & Redeemed by Applicant	$	15,095.80
2. Total of Delinquent Taxes Paid by Tax Deed Applicant		-
3. Total of Current Taxes Paid by Tax Deed Applicant		5,102.68
4. Property Information Report Fee		300.00
5. Tax Deed Application Fee		225.00
6. Total Certified By Tax Collector to Clerk of Court		20,723.48
7. Total Interest Accrued by Tax Collector		932.56
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]		83.04
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)]		80.00
14. Sheriff's Return Postage Fee [per Sect. 197.522(2)]		2.00
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		22,030.08
19. Interest Computed by Clerk of Courts [per Sect. 197.542]		949.39
20. Total of Lines 18 & 19		22,979.47
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*	**$**	**23,002.72**

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

PAYOFF GOOD THROUGH: 9/24/2026 SP

Redemption Date: 9/23/26

Name & Address: Willie Holland
231 Riverside Dr Unit 102
Holly Hill FL 32117

Created by: JM

CL-0922-2301

9/22/2026 3:58:22 PM
Instrument# 2026172397 1 page
Book: 8907 Page: 375
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: **4144**

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

Certificate No. **11606-24** Year of Issuance **JUNE 1, 2024**

Description of Property **533748010102**
UNIT 102 BLDG 1 MARINA GRANDE ON THE HALIFAX I CONDO PER OR 6136 PG 4670 PER OR 6565 PG 1430 PER OR 6587 PG 1314 PER OR 6968 PG 4938 PER OR 7802 PG 0788

Name in which assessed **HOLLAND WILLIE R**

LAURA E. ROTH
CLERK OF THE CIRCUIT COURT

By: B POITRAS

B POITRAS
Deputy Clerk

Dated: 9/22/2026

Laura E. Roth
Clerk of Court Volusia County, Florida
Official Records: 9/22/2026 3:58 PM
Receipt: 303173667 Drawer: 155778

TAX DEEDS DELAND
Operator: bpoitras

Instrument #: 2026172397 Type: RE
Book #: 8907 Page #: 375 Time: 3:58 PM
Recording Fee: $10.00
1 Tax Deed Certificate Sign and Seal - $7.00 $7.00
CERT# 11606-24 / FIG 20 LLC FIG 20 LLC FEE SEC PTY

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

ESCROW: 330 $17.00

CL-0404-1810

Date Printed: 9/16/2026

TAX COLLECTOR'S CERTIFICATION WORKSHEET

11606-24 Certificate Number
FIG 20 LLC FIG 20 LLC FBO SEC PTY Applicant Name
4/10/2026 Application Date
10/6/2026 Tax Deed Sale Date

1. Total Cost of Certificates held by Applicant & Redeemed by Applicant	$	15,095.80
2. Total of Delinquent Taxes Paid by Tax Deed Applicant		-
3. Total of Current Taxes Paid by Tax Deed Applicant		5,102.68
4. Property Information Report Fee		300.00
5. Tax Deed Application Fee		225.00
6. Total Certified By Tax Collector to Clerk of Court		20,723.48
7. Total Interest Accrued by Tax Collector		932.56
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]		83.04
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)]		80.00
14. Sheriff's Return Postage Fee [per Sect. 197.522(2)]		2.00
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		22,030.08
19. Interest Computed by Clerk of Courts [per Sect. 197.542]		949.39
20. Total of Lines 18 & 19		22,979.47
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*	**$**	**23,002.72**

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

PAYOFF GOOD THROUGH: 9/24/2026

Redemption Date: _____

Name & Address: _____

_____

_____

Created by:

_____

CL-0922-2301

Date Printed: 7/28/2026

TAX COLLECTOR'S CERTIFICATION WORKSHEET

11606-24 Certificate Number

FIG 20 LLC FIG 20 LLC FBO SEC PTY Applicant Name

4/10/2026 Application Date

10/6/2026 Tax Deed Sale Date

1. Total Cost of Certificates held by Applicant & Redeemed by Applicant	$	15,095.80
2. Total of Delinquent Taxes Paid by Tax Deed Applicant		-
3. Total of Current Taxes Paid by Tax Deed Applicant		5,102.68
4. Property Information Report Fee		300.00
5. Tax Deed Application Fee		225.00
6. Total Certified By Tax Collector to Clerk of Court		20,723.48
7. Total Interest Accrued by Tax Collector		932.56
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]		83.04
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)]		80.00
14. Sheriff's Return Postage Fee [per Sect. 197.522(2)]		2.00
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		22,030.08
19. Interest Computed by Clerk of Courts [per Sect. 197.542]		949.39
20. Total of Lines 18 & 19		22,979.47
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*	**$**	**23,002.72**
25. _____		-
26. Amount to Add if Homestead Property [per Sect. 197.502(6)c]		-
27. Total of Lines 20, 25 & 26.....		22,979.47
28. MINIMUM BID AMOUNT (required for public auction)*	**$**	**22,979.47**

***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 10/6/2026

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. **11606-24** Year of Issuance **JUNE 1, 2024**

Description of Property **Parcel # 533748010102 UNIT 102 BLDG 1 MARINA GRANDE ON THE HALIFAX I CONDO PER OR 6136 PG 4670 PER OR 6565 PG 1430 PER OR 6587 PG 1314 PER OR 6968 PG 4938 PER OR 7802 PG 0788**

Name in which assessed **HOLLAND WILLIE R**

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 **6TH** day of **OCTOBER**, **2026** at **9:00 O'CLOCK A.M.**

Dated this 14TH 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 3, 2026

CL-0916-1803

WILL ROBERTS
TAX COLLECTOR
Serving to make a difference

TAX DEED APPLICATION COVER LETTER

Account #: 533748010102
Tax Deed #: 32068
Situs Address: 231 RIVERSIDE DR 102-1

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
HOLLAND WILLIE R
231 RIVERSIDE DR #102-1
HOLLY HILL, FL 32117

Billing Address on Current Tax Roll

Additional Parties, Per Search

IVAN M COWGER AND JANIE B COWGER
2496 PALMETTO CIRCLE
DAYTONA BEACH, FL 32119 — Mortgage Holder

IVAN M COWGER AND JANIE B COWGER
113 GOODLOE DRIVE
FREDERICKSBURG, VA 22401 — Mortgage Holder

MAY MANAGEMENT SERVICES, REGISTERED AGENT O/B/O THE — Lien Holder

WILL ROBERTS
TAX COLLECTOR
Serving to make a difference

MARINA GRANDE ON THE HALIFAX
I CONDOMINIUM ASSOCIATION, INC.
5455 A1A SOUTH
ST AUGUSTINE, FL 32080

THE MARINA GRANDE ON THE HALIFAX I CONDOMINIUM ASSOCIATION, INC. 12270 SW 3RD STREET, SUITE 200 PLANTATION, FL 33325	Lien Holder
WILLIE R HOLLAND 231 RIVERSIDE DR UNIT 102-1 HOLLY HILL, FL 32117	Title Holder

Certified By:

Will Roberts, CFC
Tax Collector or Authorized Designee

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	231 RIVERSIDE DR 102-1 HOLLY HILL 32117	Yr Issued/Certificate #	2024 / 11606
Parcel owner	HOLLAND WILLIE R 231 RIVERSIDE DR #102-1 HOLLY HILL, FL 32117	Date certificate issued	06/01/2024
		Deed application number	32068
Property description	See last page.	Account number	533748010102

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)
# 2024/11606	05/31/2024	7,143.30	821.48	7,964.78
			Part 2: Total*	**7,964.78**

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)
# 2025/11417	05/31/2025	6,709.61	6.25	415.16	7,131.02
				Part 3: Total*	**7,131.02**

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)	15,095.80
2. Delinquent taxes paid by the applicant	0.00
3. Current taxes paid by the applicant	5,102.68
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)	932.56
7. **Total Paid** (Lines 1-6)	21,656.04

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)	21,656.04
18. Redemption fee	6.25
19. Total amount to redeem	21,662.29

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 102 BLDG 1 MARINA GRANDE ON THE HALIFAX I CONDO PER OR 6136 PG 4670 PER OR 6565 PG 1430 PER OR 6587 PG 1314 PER OR 6968 PG 4938 PER OR 7802 PG 0788

UNIT 102 BLDG 1 MARINA GRANDE ON THE HALIFAX I CONDO PER OR 6136 PG 4670 PER OR 6565 PG 1430 PER OR (Full legal attached.)

TDA #: 32068

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
533748010102	6846804	231 RIVERSIDE DR 102-1 HOLLY HILL 32117

Legal Description

37-15-33 UNIT 102 BLDG 1 MARINA GRANDE ON THE HALIFAX I CONDO PER OR 6136 PG 4670 PER OR 6565 PG 1430 PER OR 6587 PG 1314 PER OR 6968 PG 4938 PER OR 7802 PG 0788

Other Parcel Info

Certificate #	Assessed Value	Homestead	Mobile Home	Improved	Bankruptcy
2024-11606	$278,625	No	No	Yes	No

Owner of Record on Current Tax Roll
WILLIE R HOLLAND

231 RIVERSIDE DR #102-1
HOLLY HILL FL 32117

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: 05/14/2026 **Search covers** **20 years** **through:** 05/05/2026

Kinsey Ram
Title Examiner

General Examiner Comments:

APPARENT TITLE HOLDER

Name & Address of Record	Document	Examiner Comments
WILLIE R HOLLAND 231 RIVERSIDE DR UNIT 102-1 HOLLY HILL FL 32117	Warranty Deed Bk:7802 Pg:788	

Related Documents (for Reference)

Warranty Deed - Deed out of Developer
Bk:6565 Pg:1430

Corrective Warranty Deed - Deed out of Developer
Bk:6587 Pg:1314

Warranty Deed
Bk:6968 Pg:4938

MORTGAGE HOLDER

Name & Address of Record	Document	Examiner Comments
IVAN M COWGER AND JANIE B COWGER 2496 PALMETTO CIRCLE DAYTONA BEACH FL 32119	Mortgage Bk:7802 Pg:790	
IVAN M COWGER AND JANIE B COWGER 113 GOODLOE DRIVE FREDERICKSBURG VA 22401	Mortgage Bk:8673 Pg:3387	

Related Documents (for Reference)

None found.

LIEN HOLDER

Name & Address of Record	Document	Examiner Comments
THE MARINA GRANDE ON THE HALIFAX I CONDOMINIUM ASSOCIATION, INC. 12270 SW 3RD STREET, SUITE 200 PLANTATION FL 33325	Lien Bk:8684 Pg:4124	
MAY MANAGEMENT SERVICES, REGISTERED AGENT O/B/O THE MARINA GRANDE ON THE HALIFAX I CONDOMINIUM ASSOCIATION, INC. 5455 A1A SOUTH ST AUGUSTINE FL 32080	Sunbiz	

Related Documents (for Reference)

None found.

OTHER PARTIES

Name & Address of Record	Document	Examiner Comments

None found.

Related Documents (for Reference)

None found.

OTHER DOCUMENTS

Document Type
Property Appraiser

1/16/2020 9:17:22 AM Instrument #2020010724 #1 Book:7802 Page:788
Doc Stamps $2,800.00 Transfer Amt $400,000.00

Prepared by and return to:
Raymond L Schumann, Esq.
Attorney
Cobb Cole, P. A.
149 South Ridgewood Ave. Suite 700
Daytona Beach, FL 32114
386-323-9287
File Number: **047080-001**
Will Call No.:

Parcel Identification No. **533748010102**

[Space Above This Line For Recording Data]

Warranty Deed

(STATUTORY FORM - SECTION 689.02, F.S.)

This Indenture made this 15 day of **January, 2020** between **Ivan M. Cowger and Janie B. Cowger, husband and wife** whose post office address is **2469 Palmetto Circle, Daytona Beach, FL 32119** of the County of **Volusia,** State of **Florida**, grantor*, and **Willie R. Holland, a married man** whose post office address is **231 Riverside Drive Unit 102-1, Holly Hill, FL 32117** of the County of **Volusia,** State of **Florida**, grantee*,

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

> **Unit No. 102, Building 1 of Marina Grande on the Halifax I, a Condominium, according to The Declaration of Condominium recorded in O.R. Book 6136, Page 4670, and all exhibits and amendments thereof, Public Records of Volusia County, Florida.**

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

and said grantor does hereby fully warrant the title to said land, and will defend the same against lawful claims of all persons whomsoever.

Subject to taxes for 2020 and subsequent years; covenants, conditions, restrictions, easements, reservations and limitations of record, if any.

* "Grantor" and "Grantee" are used for singular or plural, as context requires.

[SIGNATURES AND NOTARY ON FOLLOWING PAGE]

DoubleTime®

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

Signed, sealed and delivered in our presence:

Witness Name: Emily Reger

Witness Name: Valena Bloomquist

Witness Name: Emily Reger

Witness Name: Valena Bloomquist

Ivan M. Cowger (Seal)

Janie B. Cowger (Seal)

State of Florida
County of Volusia

The foregoing instrument was acknowledged before me this 15th day of January, 2020 by Ivan M. Cowger and Janie B. Cowger, who [ ] are personally known or [✓] have produced drivers license as identification.

[Notary Seal]

VALENA L BLOOMQUIST
MY COMMISSION # GG076914
EXPIRES February 26, 2021

Notary Public

Printed Name: _____

My Commission Expires: _____

DoubleTime®

02/16/2011 03:31 PM
Doc stamps 420000.70
(Transfer Amt $ 60000100)
Instrument# 2011-027387 # 1
Book: 6565
Page: 1430

Prepared by and return to:
Marshall J. Emas, Esq.
Shutts & Bowen LLP
200 East Broward Boulevard
Suite 2100
Ft. Lauderdale, FL 33301
Folio Number: _____

SPECIAL WARRANTY DEED

(PHASE 1 PARCEL)

This Special Warranty Deed, executed this 15 day of February, 2011, by HOLLY HILL I ASSOCIATES, LTD., a Florida limited partnership, whose address is c/o CRE Boca Opco, LLC, 11900 Biscayne Boulevard, Suite 801, Miami, Florida 33181, Attention: Mr. Jeffrey Ramos ("Grantor"), to HHA BORROWER, LLC, a Delaware limited liability company, whose address is 3390 Mary Street, Suite 200, Coconut Grove, Florida 33131, Attn: Michael J. Swerdlow ("Grantee").

(Wherever used herein the terms "Grantor" and "Grantee" shall include singular and plural, heirs, legal representatives, successors and assigns of individuals, and successors and assigns of corporations and other entities, wherever the context so admits or requires.)

W I T N E S S E T H:

That Grantor, for and in consideration of Ten Dollars ($10.00) and other good and valuable consideration, the receipt and adequacy whereof are hereby acknowledged, has granted, bargained and sold unto Grantee, its heirs and assigns, all that certain real property located in Volusia County, Florida (the "Property") more particularly described on Exhibit "A" attached hereto and made a part hereof, together with all of the improvement thereon.

Together with all tenements, hereditaments and appurtenances thereunto belonging or in anyway appertaining, to have and to hold in fee simple forever.

Subject only to real estate taxes for the year 2011 and subsequent years; zoning and other restrictions, regulations and prohibitions imposed by governmental authorities, and the conditions, restrictions, limitations, reservations, declarations, easements, dedications and agreements of record, if any, without intent to reimpose same.

Grantor hereby fully warrants the title to said lands and will defend the same against the lawful claims of all persons claiming by, through or under Grantor.

[Signature on following page]

Instrument# 2011-027387 # 3
Book: 6565
Page: 1432

[SIGNATURE PAGE TO SPECIAL WARRANTY DEED (PHASE 1 PARCEL)]

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

Witnesses :

Print Name: Joseph M. Hernandez

Print Name: Christy Gustin

HOLLY HILL I ASSOCIATES, LTD., a Florida limited partnership

By: CRE Holly Hill GP, LLC, a Delaware limited liability company, its general partner

By: CRE Boca Opco, LLC, a Delaware limited liability company, its manager

By: Jeffrey J. Ramos
Name: Jeffrey J. Ramos
Title: Executive Vice-President

STATE OF FLORIDA)
) SS:
COUNTY OF MIAMI-DADE)

The foregoing instrument was acknowledged before me this 8th day of February, 2011, by Jeffrey J. Ramos, as Exec. Vice President of CRE Boca Opco, LLC, a Delaware limited liability company, on behalf of the company, in its capacity as manager of CRE Holly Hill GP, LLC, a Delaware limited liability company, on behalf of the company, in its capacity as general partner of Holly Hill I Associates, Ltd., a Florida limited partnership, on behalf of the partnership. The foregoing individual is personally known to me or has produced a State of Florida Driver's license as identification.

Print Name: Joseph M. Hernandez

[NOTARIAL SEAL]

Notary Public, State of Florida

My commission expires:

Notary Public State of Florida
Joseph M Hernandez
My Commission DD872996
Expires 04/12/2013

Instrument# 2011-027387 # 4
Book: 6565
Page: 1433

EXHIBIT "A"
SPECIAL WARRANTY DEED (PHASE 1 PARCEL)

LEGAL DESCRIPTION OF PROPERTY

PARCEL 1:

A PORTION OF BLOCK 6, SHORE ACRES RIVERSIDE ADDITION, AS RECORDED IN MAP BOOK 11, PAGE 34, OF THE PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA, AND A PORTION OF SECTION 37, TOWNSHIP 15 SOUTH, RANGE 33 EAST, VOLUSIA COUNTY, FLORIDA, DESCRIBED AS FOLLOWS:

AS A POINT OF REFERENCE COMMENCE AT THE INTERSECTION OF THE EASTERLY RIGHT-OF-WAY LINE OF RIVERSIDE DRIVE (A 100 FOOT RIGHT-OF-WAY) WITH THE NORTHERLY RIGHT-OF-WAY LINE OF SECOND STREET (A 100 FOOT RIGHT-OF-WAY) RUN THENCE NORTH 21°24'01" WEST ALONG SAID EASTERLY RIGHT-OF-WAY LINE OF RIVERSIDE DRIVE FOR A DISTANCE OF 42.08 FEET FOR THE POINT OF BEGINNING; THENCE CONTINUE NORTH 21°24'01" WEST ALONG SAID EASTERLY RIGHT-OF-WAY LINE OF RIVERSIDE DRIVE FOR A DISTANCE OF 718.75 FEET; THENCE NORTH 68°37'47" EAST DEPARTING SAID EASTERLY RIGHT-OF-WAY LINE FOR A DISTANCE OF 358.61 FEET; THENCE SOUTH 21°23'41" EAST, A DISTANCE OF 223.30 FEET; THENCE NORTH 68°35'47" EAST, A DISTANCE OF 266.07 FEET; THENCE SOUTH 21°31'40" EAST, A DISTANCE OF 15.00 FEET; THENCE NORTH 68°35'47" EAST, A DISTANCE OF 9.30 FEET; THENCE SOUTH 21°30'10" EAST, A DISTANCE OF 423.04 FEET; THENCE SOUTH 65°03'55" WEST FOR A DISTANCE OF 321.12 FEET; THENCE SOUTH 21°24'01" EAST FOR A DISTANCE OF 18.03 FEET; THENCE SOUTH 65°03'55" WEST FOR A DISTANCE OF 314.84 FEET TO POINT OF BEGINNING.

TOGETHER WITH:

A PORTION OF SECTION 37, TOWNSHIP 15 SOUTH, RANGE 33 EAST, VOLUSIA COUNTY, FLORIDA, DESCRIBED AS FOLLOWS:

AS A POINT OF REFERENCE COMMENCE AT THE INTERSECTION OF THE EASTERLY RIGHT-OF-WAY LINE OF RIVERSIDE DRIVE (A 100 FOOT RIGHT-OF-WAY) WITH THE NORTHERLY RIGHT-OF-WAY LINE OF SECOND STREET (A 100 FOOT RIGHT-OF-WAY) RUN THENCE NORTH 21°24'01" WEST ALONG SAID EASTERLY RIGHT-OF-WAY LINE OF RIVERSIDE DRIVE FOR A DISTANCE OF 42.08 FEET; THENCE CONTINUE NORTH 21°24'01" WEST ALONG SAID EASTERLY RIGHT-OF-WAY LINE OF RIVERSIDE DRIVE FOR A DISTANCE OF 718.75 FEET; THENCE NORTH 68°37'47" EAST DEPARTING SAID EASTERLY RIGHT-OF-WAY LINE FOR A DISTANCE OF 358.61 FEET; THENCE SOUTH 21°23'41" EAST, A DISTANCE OF 223.30 FEET; THENCE NORTH 68°35'47" EAST, A DISTANCE OF 266.07 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE NORTH 68°35'47" EAST, A DISTANCE OF 34.03 FEET; THENCE SOUTH 21°24'14" EAST, A DISTANCE OF 436.56 FEET; THENCE SOUTH 65°03'55" WEST, A DISTANCE OF 24.01 FEET; THENCE NORTH 21°30'10" WEST, A DISTANCE OF 423.04 FEET; THENCE SOUTH 68°35'47" WEST A DISTANCE OF 9.30 FEET; THENCE NORTH 21°31'40" WEST, A DISTANCE OF 15.00 FEET TO THE POINT OF BEGINNING.

LESS AND EXCEPT:

BUILDINGS 1 AND 2 OF MARINA GRANDE ON THE HALIFAX I, A CONDOMINIUM,

ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF, RECORDED IN OFFICIAL RECORDS BOOK 6136, PAGE 4670, OF THE PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

A PORTION OF BLOCK 6, SHORES ACRES RIVERSIDE ADDITION, RECORDED IN MAP BOOK 11, PAGE 34, OF THE PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA, AND A PORTION OF SECTION 37, TOWNSHIP 15 SOUTH, RANGE 33 EAST, VOLUSIA COUNTY, FLORIDA, DESCRIBED AS FOLLOWS:

AS A POINT OF REFERENCE COMMENCE AT THE INTERSECTION OF THE EASTERLY RIGHT-OF-WAY LINE OF RIVERSIDE DRIVE (A 100 FOOT RIGHT-OF-WAY) WITH THE NORTHERLY RIGHT-OF-WAY LINE OF SECOND STREET (A 100 FOOT RIGHT-OF-WAY) AS SHOWN ON THE PLAT OF SAID SHORES ACRES RIVERSIDE ADDITION; THENCE NORTH 21°22'57" WEST, (ALL BEARINGS ARE BASED UPON NORTH 21°22'57" WEST ALONG THE EASTERLY RIGHT-OF-WAY LINE OF RIVERSIDE DRIVE), ALONG THE EASTERLY RIGHT-OF-WAY LINE OF SAID RIVERSIDE DRIVE, A DISTANCE OF 42.08 FEET; THENCE NORTH 65°04'58" EAST, ALONG A LINE 92.00 FEET NORTH OF THE CENTERLINE OF SECOND STREET (A/K/A FOREST AVENUE), A DISTANCE OF 314.84 FEET; THENCE NORTH 21°22'58" WEST, A DISTANCE OF 18.03 FEET TO A POINT 110.00 FEET NORTH OF THE CENTERLINE OF SAID SECOND STREET; THENCE NORTH 65°04'58" EAST, ALONG A LINE 110.00 FEET NORTH OF SAID CENTERLINE, A DISTANCE OF 44.38 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE NORTH 21°22'37" WEST, A DISTANCE OF 194.53 FEET; THENCE SOUTH 68°37'23" WEST, A DISTANCE OF 41.65 FEET; THENCE NORTH 21°22'31" WEST, A DISTANCE OF 71.50 FEET; THENCE NORTH 68°37'23" EAST, A DISTANCE OF 41.65 FEET; THENCE NORTH 21°22'37" WEST, A DISTANCE OF 174.05 FEET; THENCE NORTH 68°36'51" EAST, A DISTANCE OF 275.41 FEET; THENCE SOUTH 21°29'06" EAST, A DISTANCE OF 423.04 FEET TO A POINT 110.00 FEET NORTH OF THE CENTERLINE OF SAID SECOND STREET; THENCE SOUTH 65°04'58" WEST, ALONG A LINE 110.00 FEET NORTH OF SAID CENTERLINE, A DISTANCE OF 276.74 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION.

SAID LANDS SITUATE, LYING AND BEING IN VOLUSIA COUNTY, FLORIDA.

PARCEL 2:

BUILDINGS 1 AND 2 OF MARINA GRANDE ON THE HALIFAX I, A CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF, RECORDED IN OFFICIAL RECORDS BOOK 6136, PAGE 4670, OF THE PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:
A PORTION OF BLOCK 6, SHORES ACRES RIVERSIDE ADDITION, RECORDED IN MAP BOOK 11, PAGE 34, OF THE PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA, AND A PORTION OF SECTION 37, TOWNSHIP 15 SOUTH, RANGE 33 EAST, VOLUSIA COUNTY, FLORIDA, DESCRIBED AS FOLLOWS:

AS A POINT OF REFERENCE COMMENCE AT THE INTERSECTION OF THE EASTERLY RIGHT-OF-WAY LINE OF RIVERSIDE DRIVE (A 100 FOOT RIGHT-OF-WAY) WITH THE NORTHERLY RIGHT-OF-WAY LINE OF SECOND STREET (A 100 FOOT RIGHT-OF-WAY) AS SHOWN ON THE PLAT OF SAID SHORES ACRES RIVERSIDE ADDITION; THENCE NORTH 21°22'57" WEST, (ALL BEARINGS ARE BASED UPON NORTH 21°22'57" WEST ALONG THE EASTERLY RIGHT-OF-WAY LINE OF RIVERSIDE DRIVE), ALONG THE EASTERLY RIGHT-OF-WAY LINE OF SAID RIVERSIDE DRIVE, A DISTANCE OF 42.08 FEET; THENCE NORTH 65°04'58" EAST, ALONG A LINE 92.00 FEET NORTH OF THE CENTERLINE OF SECOND STREET (A/K/A

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Volusia County, Clerk of Court

FOREST AVENUE), A DISTANCE OF 314.84 FEET; THENCE NORTH 21°22'58" WEST, A DISTANCE OF 18.03 FEET TO A POINT 110.00 FEET NORTH OF THE CENTERLINE OF SAID SECOND STREET; THENCE NORTH 65°04'58" EAST, ALONG A LINE 110.00 FEET NORTH OF SAID CENTERLINE, A DISTANCE OF 44.38 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE NORTH 21°22'37" WEST, A DISTANCE OF 194.53 FEET; THENCE SOUTH 68°37'23" WEST, A DISTANCE OF 41.65 FEET; THENCE NORTH 21°22'31" WEST, A DISTANCE OF 71.50 FEET; THENCE NORTH 68°37'23" EAST, A DISTANCE OF 41.65 FEET; THENCE NORTH 21°22'37" WEST, A DISTANCE OF 174.05 FEET; THENCE NORTH 68°36'51" EAST, A DISTANCE OF 275.41 FEET; THENCE SOUTH 21°29'06" EAST, A DISTANCE OF 423.04 FEET TO A POINT 110.00 FEET NORTH OF THE CENTERLINE OF SAID SECOND STREET; THENCE SOUTH 65°04'58" WEST, ALONG A LINE 110.00 FEET NORTH OF SAID CENTERLINE, A DISTANCE OF 276.74 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION.

SAID LANDS SITUATE, LYING AND BEING IN VOLUSIA COUNTY, FLORIDA.

LESS AND EXCEPT:

DWELLING UNITS NUMBERED 103, 206, 302, 303, 305, 308, 401, 403, 404, 501, 505, 506, 601, 603, 604, 609, 701, 703, 704, 706, 708, 801, 803, 808, 904, 1008, 1101, 1201, 1206, 1208, 1209, 1404, 1502, 1601, 1606, 1706, 1807, 1903, 1905, 1907, 1909, 2004, 2007, 2008, 2105, 2107, 2201, 2202, 2205, 2207, 2306, 2309, 2404, 2407, 2503, 2506, 2508, 2604, 2606, 2609, BUILDING 1 (A/K/A BUILDING J), OF MARINA GRANDE ON THE HALIFAX I, A CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF, RECORDED IN OFFICIAL RECORDS BOOK 6136, PAGE 4670, OF THE PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA, AND ANY AMENDMENTS THERETO, TOGETHER WITH AN UNDIVIDED INTEREST OR SHARE IN THE COMMON ELEMENTS DEEMED APPURTENANT TO THE ABOVE CONDOMINIUM UNIT.

ALSO LESS AND EXCEPT THE FOLLOWING:

DWELLING UNIT NUMBER 307, 308, 406, 407, 910, 1004, 1406, 1602, 1706, 1905 2106, 2208, BUILDING 2, OF MARINA GRANDE ON THE HALIFAX I, A CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF, RECORDED IN OFFICIAL RECORDS BOOK 6136, PAGE 4670, OF THE PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA, AND ANY AMENDMENTS THERETO, TOGETHER WITH AN UNDIVIDED INTEREST OR SHARE IN THE COMMON ELEMENTS DEEMED APPURTENANT TO THE ABOVE CONDOMINIUM UNIT.

04/28/2011 02:49 PM
Doc stamps .70
(Transfer Amt $ 10)
Instrument# 2011-070627 # 1
Book: 6587
Page: 1314

Prepared by and return to:
James W. Shindell, Esq.
Bilzin Sumberg Baena Price & Axelrod LLP
1450 Brickell Avenue
Suite 2300
Miami, Florida 33131

CORRECTIVE SPECIAL WARRANTY DEED

(PHASE 1 PARCEL)

This Corrective Special Warranty Deed, executed this 25th day of April, 2011, by HOLLY HILL I ASSOCIATES, LTD., a Florida limited partnership, whose address is c/o CRE Boca Opco, LLC, 11900 Biscayne Boulevard, Suite 801, Miami, Florida 33181, Attention: Mr. Jeffrey Ramos ("Grantor"), to HHA BORROWER, LLC, a Delaware limited liability company, whose address is 3390 Mary Street, Suite 200, Coconut Grove, Florida 33131, Attn: Michael J. Swerdlow ("Grantee").

(Wherever used herein the terms "Grantor" and "Grantee" shall include singular and plural, heirs, legal representatives, successors and assigns of individuals, and successors and assigns of corporations and other entities, wherever the context so admits or requires.)

WITNESSETH:

That Grantor, for and in consideration of Ten Dollars ($10.00) and other good and valuable consideration, the receipt and adequacy whereof are hereby acknowledged, has granted, bargained and sold unto Grantee, its heirs and assigns, all that certain real property located in Volusia County, Florida (the "Property") more particularly described on Exhibit "A" attached hereto and made a part hereof, together with all of the improvement thereon.

NOTE: This Corrective Special Warranty Deed is recorded to clarify the legal discription in that certain Special Warranty Deed recorded in Official Records Book 6565, Page 1430 and that certain Corrective Warranty Deed recorded in Official Records Book 6578 at Page 420, each of the Public Records of Volusia County, Florida.

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Together with all tenements, hereditaments and appurtenances thereunto belonging or in anyway appertaining, to have and to hold in fee simple forever.

Subject only to real estate taxes for the year 2011 and subsequent years; zoning and other restrictions, regulations and prohibitions imposed by governmental authorities, and the conditions, restrictions, limitations, reservations, declarations, easements, dedications and agreements of record, if any, without intent to reimpose same.

Grantor hereby fully warrants the title to said lands and will defend the same against the lawful claims of all persons claiming by, through or under Grantor.

[Signature on following page]

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[SIGNATURE PAGE TO SPECIAL WARRANTY DEED (PHASE 1 PARCEL)]

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

Witnesses:

Print Name: Christy Gustin

Print Name: Joseph M. Hernandez

HOLLY HILL I ASSOCIATES, LTD., a Florida limited partnership

By: CRE Holly Hill GP, LLC, a Delaware limited liability company, its general partner

By: CRE Boca Opco, LLC, a Delaware limited liability company, its manager

By: _____

Name: Jeffrey J. Ramos

Title: Executive Vice President

STATE OF FLORIDA)
) SS:
COUNTY OF MIAMI-DADE)

The foregoing instrument was acknowledged before me this 25th day of April, 2011, by Jeffrey J. Ramos, as Exec. Vice Pres. of CRE Boca Opco, LLC, a Delaware limited liability company, on behalf of the company, in its capacity as manager of CRE Holly Hill GP, LLC, a Delaware limited liability company, on behalf of the company, in its capacity as general partner of Holly Hill I Associates, Ltd., a Florida limited partnership, on behalf of the partnership. The foregoing individual is personally known to ~~me~~ or has ~~produced~~ a State of Florida Driver's license as identification.

Print Name: Joseph M. Hernandez
[NOTARIAL SEAL]
Notary Public, State of Florida

My commission expires:

Notary Public State of Florida
Joseph M Hernandez
My Commission DD872998
Expires 04/12/2013

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EXHIBIT "A"
SPECIAL WARRANTY DEED (PHASE 1 PARCEL)

LEGAL DESCRIPTION OF PROPERTY

PARCEL 1:

A PORTION OF BLOCK 6, SHORE ACRES RIVERSIDE ADDITION, AS RECORDED IN MAP BOOK 11, PAGE 34, OF THE PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA, AND A PORTION OF SECTION 37, TOWNSHIP 15 SOUTH, RANGE 33 EAST, VOLUSIA COUNTY, FLORIDA, DESCRIBED AS FOLLOWS:

AS A POINT OF REFERENCE COMMENCE AT THE INTERSECTION OF THE EASTERLY RIGHT-OF-WAY LINE OF RIVERSIDE DRIVE (A 100 FOOT RIGHT-OF-WAY) WITH THE NORTHERLY RIGHT-OF-WAY LINE OF SECOND STREET (A 100 FOOT RIGHT-OF-WAY) RUN THENCE NORTH 21°24'01" WEST ALONG SAID EASTERLY RIGHT-OF-WAY LINE OF RIVERSIDE DRIVE FOR A DISTANCE OF 42.08 FEET FOR THE POINT OF BEGINNING; THENCE CONTINUE NORTH 21°24'01" WEST ALONG SAID EASTERLY RIGHT-OF-WAY LINE OF RIVERSIDE DRIVE FOR A DISTANCE OF 718.75 FEET; THENCE NORTH 68°37'47" EAST DEPARTING SAID EASTERLY RIGHT-OF-WAY LINE FOR A DISTANCE OF 358.61 FEET; THENCE SOUTH 21°23'41" EAST, A DISTANCE OF 223.30 FEET; THENCE NORTH 68°35'47" EAST, A DISTANCE OF 275.38 FEET; THENCE SOUTH 21°30'10" EAST, A DISTANCE OF 438.04 FEET; THENCE SOUTH 65°03'55" WEST FOR A DISTANCE OF 321.12 FEET; THENCE SOUTH 21°24'01" EAST FOR A DISTANCE OF 18.03 FEET; THENCE SOUTH 65°03'55" WEST FOR A DISTANCE OF 314.84 FEET TO POINT OF BEGINNING.

TOGETHER WITH:

A PORTION OF SECTION 37, TOWNSHIP 15 SOUTH, RANGE 33 EAST, VOLUSIA COUNTY, FLORIDA, DESCRIBED AS FOLLOWS:

AS A POINT OF REFERENCE COMMENCE AT THE INTERSECTION OF THE EASTERLY RIGHT-OF-WAY LINE OF RIVERSIDE DRIVE (A 100 FOOT RIGHT-OF-WAY) WITH THE NORTHERLY RIGHT-OF-WAY LINE OF SECOND STREET (A 100 FOOT RIGHT-OF-WAY) RUN THENCE NORTH 21°24'01" WEST ALONG SAID EASTERLY RIGHT-OF-WAY LINE OF RIVERSIDE DRIVE FOR A DISTANCE OF 42.08 FEET; THENCE CONTINUE NORTH 21°24'01" WEST ALONG SAID EASTERLY RIGHT-OF-WAY LINE OF RIVERSIDE DRIVE FOR A DISTANCE OF 718.75 FEET; THENCE NORTH 68°37'47" EAST DEPARTING SAID EASTERLY RIGHT-OF-WAY LINE FOR A DISTANCE OF 358.61 FEET; THENCE SOUTH 21°23'41" EAST, A DISTANCE OF 223.30 FEET; THENCE NORTH 68°35'47" EAST, A DISTANCE OF 275.38 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE NORTH 68°35'47" EAST, A DISTANCE OF 24.72 FEET; THENCE SOUTH 21°24'14" EAST, A DISTANCE OF 436.56 FEET; THENCE SOUTH 65°03'55" WEST, A DISTANCE OF 24.01 FEET; THENCE NORTH 21°30'10"

WEST, A DISTANCE OF 438.04 FEET TO THE POINT OF BEGINNING.

LESS AND EXCEPT:

BUILDINGS 1 AND 2 OF MARINA GRANDE ON THE HALIFAX I, A CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF, RECORDED IN OFFICIAL RECORDS BOOK 6136, PAGE 4670, OF THE PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

A PORTION OF BLOCK 6, SHORES ACRES RIVERSIDE ADDITION, RECORDED IN MAP BOOK 11, PAGE 34, OF THE PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA, AND A PORTION OF SECTION 37, TOWNSHIP 15 SOUTH, RANGE 33 EAST, VOLUSIA COUNTY, FLORIDA, DESCRIBED AS FOLLOWS:

AS A POINT OF REFERENCE COMMENCE AT THE INTERSECTION OF THE EASTERLY RIGHT-OF-WAY LINE OF RIVERSIDE DRIVE (A 100 FOOT RIGHT-OF-WAY) WITH THE NORTHERLY RIGHT-OF-WAY LINE OF SECOND STREET (A 100 FOOT RIGHT-OF-WAY) AS SHOWN ON THE PLAT OF SAID SHORES ACRES RIVERSIDE ADDITION; THENCE NORTH 21°22'57" WEST, (ALL BEARINGS ARE BASED UPON NORTH 21°22'57" WEST ALONG THE EASTERLY RIGHT-OF-WAY LINE OF RIVERSIDE DRIVE), ALONG THE EASTERLY RIGHT-OF-WAY LINE OF SAID RIVERSIDE DRIVE, A DISTANCE OF 42.08 FEET; THENCE NORTH 65°04'58" EAST, ALONG A LINE 92.00 FEET NORTH OF THE CENTERLINE OF SECOND STREET (A/K/A FOREST AVENUE), A DISTANCE OF 314.84 FEET; THENCE NORTH 21°22'58" WEST, A DISTANCE OF 18.03 FEET TO A POINT 110.00 FEET NORTH OF THE CENTERLINE OF SAID SECOND STREET; THENCE NORTH 65°04'58" EAST, ALONG A LINE 110.00 FEET NORTH OF SAID CENTERLINE, A DISTANCE OF 44.38 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE NORTH 21°22'37" WEST, A DISTANCE OF 194.53 FEET; THENCE SOUTH 68°37'23" WEST, A DISTANCE OF 41.65 FEET; THENCE NORTH 21°22'31" WEST, A DISTANCE OF 71.50 FEET; THENCE NORTH 68°37'23" EAST, A DISTANCE OF 41.65 FEET; THENCE NORTH 21°22'37" WEST, A DISTANCE OF 174.05 FEET; THENCE NORTH 68°36'51" EAST, A DISTANCE OF 275.41 FEET; THENCE SOUTH 21°29'06" EAST, A DISTANCE OF 423.04 FEET TO A POINT 110.00 FEET NORTH OF THE CENTERLINE OF SAID SECOND STREET; THENCE SOUTH 65°04'58" WEST, ALONG A LINE 110.00 FEET NORTH OF SAID CENTERLINE, A DISTANCE OF 276.74 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION.

SAID LANDS SITUATE, LYING AND BEING IN VOLUSIA COUNTY, FLORIDA.

PARCEL 2:

BUILDINGS 1 AND 2 OF MARINA GRANDE ON THE HALIFAX I, A CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF, (INCLUDING ALL CONDOMINIUM PARCELS THEREIN, EXCEPT AS SET FORTH BELOW),

RECORDED IN OFFICIAL RECORDS BOOK 6136, PAGE 4670, OF THE PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:
A PORTION OF BLOCK 6, SHORES ACRES RIVERSIDE ADDITION, RECORDED IN MAP BOOK 11, PAGE 34, OF THE PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA, AND A PORTION OF SECTION 37, TOWNSHIP 15 SOUTH, RANGE 33 EAST, VOLUSIA COUNTY, FLORIDA, DESCRIBED AS FOLLOWS:

AS A POINT OF REFERENCE COMMENCE AT THE INTERSECTION OF THE EASTERLY RIGHT-OF-WAY LINE OF RIVERSIDE DRIVE (A 100 FOOT RIGHT-OF-WAY) WITH THE NORTHERLY RIGHT-OF-WAY LINE OF SECOND STREET (A 100 FOOT RIGHT-OF-WAY) AS SHOWN ON THE PLAT OF SAID SHORES ACRES RIVERSIDE ADDITION; THENCE NORTH 21°22'57" WEST, (ALL BEARINGS ARE BASED UPON NORTH 21°22'57" WEST ALONG THE EASTERLY RIGHT-OF-WAY LINE OF RIVERSIDE DRIVE), ALONG THE EASTERLY RIGHT-OF-WAY LINE OF SAID RIVERSIDE DRIVE, A DISTANCE OF 42.08 FEET; THENCE NORTH 65°04'58" EAST, ALONG A LINE 92.00 FEET NORTH OF THE CENTERLINE OF SECOND STREET (A/K/A FOREST AVENUE), A DISTANCE OF 314.84 FEET; THENCE NORTH 21°22'58" WEST, A DISTANCE OF 18.03 FEET TO A POINT 110.00 FEET NORTH OF THE CENTERLINE OF SAID SECOND STREET; THENCE NORTH 65°04'58" EAST, ALONG A LINE 110.00 FEET NORTH OF SAID CENTERLINE, A DISTANCE OF 44.38 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE NORTH 21°22'37" WEST, A DISTANCE OF 194.53 FEET; THENCE SOUTH 68°37'23" WEST, A DISTANCE OF 41.65 FEET; THENCE NORTH 21°22'31" WEST, A DISTANCE OF 71.50 FEET; THENCE NORTH 68°37'23" EAST, A DISTANCE OF 41.65 FEET; THENCE NORTH 21°22'37" WEST, A DISTANCE OF 174.05 FEET; THENCE NORTH 68°36'51" EAST, A DISTANCE OF 275.41 FEET; THENCE SOUTH 21°29'06" EAST, A DISTANCE OF 423.04 FEET TO A POINT 110.00 FEET NORTH OF THE CENTERLINE OF SAID SECOND STREET; THENCE SOUTH 65°04'58" WEST, ALONG A LINE 110.00 FEET NORTH OF SAID CENTERLINE, A DISTANCE OF 276.74 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION.

SAID LANDS SITUATE, LYING AND BEING IN VOLUSIA COUNTY, FLORIDA.

LESS AND EXCEPT:

CONDOMINIUM PARCELS NUMBERED 103, 206, 302, 303, 305, 308, 401, 403, 404, 501, 505, 506, 601, 603, 604, 609, 701, 703, 704, 706, 708, 801, 803, 808, 904, 1008, 1101, 1201, 1206, 1208, 1209, 1404, 1502, 1601, 1606, 1706, 1807, 1903, 1905, 1907, 1909, 2004, 2007, 2008, 2105, 2107, 2201, 2202, 2205, 2207, 2306, 2309, 2404, 2407, 2503, 2506, 2508, 2604, 2606, 2609, BUILDING 1 (A/K/A BUILDING J), OF MARINA GRANDE ON THE HALIFAX I, A CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF, RECORDED IN OFFICIAL RECORDS BOOK 6136, PAGE 4670, OF THE PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA, AND ANY AMENDMENTS THERETO, TOGETHER WITH AN UNDIVIDED INTEREST OR SHARE IN THE COMMON ELEMENTS DEEMED APPURTENANT TO THE ABOVE CONDOMINIUM PARCELS.

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Diane M. Matousek
Volusia County, Clerk of Court

ALSO LESS AND EXCEPT THE FOLLOWING:

CONDOMINIUM PARCELS NUMBERED 307, 308, 406, 407, 910, 1004, 1406, 1602, 1706, 1905, 2106, 2208, BUILDING 2, OF MARINA GRANDE ON THE HALIFAX I, A CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF, RECORDED IN OFFICIAL RECORDS BOOK 6136, PAGE 4670, OF THE PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA, AND ANY AMENDMENTS THERETO, TOGETHER WITH AN UNDIVIDED INTEREST OR SHARE IN THE COMMON ELEMENTS DEEMED APPURTENANT TO THE ABOVE CONDOMINIUM PARCELS.

PARCEL 3:

A PARCEL OF LAND BEING A PORTION OF SECTION 37, TOWNSHIP 15 SOUTH, RANGE 33 EAST, VOLUSIA COUNTY, FLORIDA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCE AT THE INTERSECTION OF THE EASTERLY RIGHT OF WAY LINE OF RIVERSIDE DRIVE (A 100 FOOT RIGHT OF WAY) WITH THE NORTHERLY RIGHT OF WAY LINE OF SECOND STREET (A 100 FOOT RIGHT OF WAY) AS A POINT OF REFERENCE, RUN THENCE N.21°24'01"W., ALONG SAID EASTERLY RIGHT OF WAY LINE OF RIVERSIDE DRIVE, FOR A DISTANCE OF 42.08 FEET; THENCE N.65°03'55"E., DEPARTING SAID EASTERLY RIGHT OF WAY LINE FOR A DISTANCE OF 172.16 FEET FOR THE POINT OF BEGINNING; THENCE CONTINUE N.65°03'55"E. FOR A DISTANCE OF 23.00 FEET; THENCE S.24°58'05"E. FOR A DISTANCE OF 34.00 FEET; THENCE S.65°03'55"W. FOR A DISTANCE OF 23.00 FEET; THENCE N.24°58'05"W. FOR A DISTANCE OF 34.00 FEET TO THE POINT OF BEGINNING.

03/18/2014 09:59 AM
Doc stamps 2561.30
(Transfer Amt $ 365900)
Instrument# 2014-046795 # 1
Book: 6968
Page: 4938
Diane M. Matousek
Volusia County, Clerk of Court

This Special Warranty Deed

Made this 13 day of March A.D. 2014
by **HHA Borrower, LLC, a Delaware limited liability company**
hereinafter called the grantor, to
Ivan M. Cowger and Janie B. Cowger, husband and wife
whose post office address is:
231 Riverside Drive #102
Holly Hill, Florida 32117
hereinafter called the grantee:

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

Witnesseth, that the grantor, for and in consideration of the sum of **$10.00** and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the grantee, all that certain land situate in **Volusia** County, **Florida**, viz

Unit 102, Building 1, of MARINA GRANDE ON THE HALIFAX I, A CONDOMINIUM, according to the Declaration of Condominium as recorded in Official Records Book 6136, Page 4670, Public Records of Volusia County, Florida, together with an undivided interest in the common elements appurtenant thereto, and any and all amendments and exhibits thereto.

Parcel Identification Number: 5337-48-01-0102

SUBJECT TO Covenants, restrictions, easements of record and taxes for the current year.

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

TO HAVE AND TO HOLD the same in fee simple forever.

AND the party of the first part hereby covenants with said party of the second part, that it is lawfully seized of said land in fee simple: that it has good right and lawful authority to sell and convey said land; that it hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons claiming by, through or under the party of the first part; and that said land is free of all encumbrances except taxes accruing subsequent to December 31, 2013.

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

Signed, sealed and delivered in our presence:

Witness Printed Name Gianely Rubines

Witness Printed Name JAMES J COFFEY

HHA Borrower, LLC, a Delaware limited liability company

By: _____

Name: Kenneth Scott

Title: C.F.O.

State of Florida
County of Miami Dade

The foregoing instrument was acknowledged before me this 13th day of March, A.D. 2014, by Kenneth Scott as C.F.O of HHA Borrower, LLC, a Delaware limited liability company (Grantor) who is personally known to me or who has produced _____ as identification.

Notary Public
PrintName:
My Commission Expires:

RHONDA S ALSTON
MY COMMISSION #FF043443
EXPIRES Nov. 14. 2017
(407) 398-0153 FloridaNotaryService.com

PREPARED BY: Candace J. Sargent
RECORD AND RETURN TO:
Columbia Title Research Corporation
200 Forest Lake Blvd., Suite 2
Daytona Beach, Florida 32119
FILE No.:14-0119

1/16/2020 9:17:22 AM Instrument #2020010725 #1 Book:7802 Page:790
Doc Stamps $1,358.00 Intang Tax $776.00

This instrument prepared by and to be returned to:
Prepared by and Return to:

Raymond L. Schumann, Esq.
Cobb Cole
149 S Ridgewood Ave, Suite 700
Daytona Beach, FL 32114

Residential Mortgage And Security Agreement

THIS IS A BALLOON MORTGAGE AND THE FINAL PRINCIPAL PAYMENT OR THE PRINCIPAL BALANCE DUE UPON MATURITY IS $356,891.15, TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL ADVANCEMENTS MADE BY THE MORTGAGEE UNDER THE TERMS OF THIS MORTGAGE.

Florida documentary stamp tax required by law in the amount of $1,358.00 and intangible tax in the amount of $776.00 will be paid in connection with the recording of this mortgage.

This Mortgage And Security Agreement (hereinafter referred to as this "Mortgage") made and entered into as of 15th of January, 2020 by and between **Willie R. Holland,** whose address is 231 Riverside Drive, #102-1m Daytona Beach, FL 32117, joined by **Michelle Bondi, in order to subordinate her interest in the Premises, if any,** (hereinafter referred to collectively as "Mortgagor" and/or "Obligor") and **Ivan M Cowger and Janie B. Cowger, husband and wife,** and successors and assigns, whose mailing address is 2496 Palmetto Circle, Daytona Beach, FL 32119 (hereinafter referred to collectively as "Lender") in order to secure the indebtedness of Obligor in the amount of **$388,000.00** on a debt, note or other obligation dated January 15, 2020 (which indebtedness is hereinafter referred to as the "Note"). If Mortgagor and Obligor are not one and the same person or persons, the term "Mortgagor" shall refer to both the Mortgagor and the Obligor as the context may allow.

Witnesseth:

That for and in consideration of the sum of Ten and No/100 Dollars ($10.00) and other valuable consideration, the receipt and sufficiency whereof are hereby acknowledged, and in order to secure the indebtedness and other obligations hereinafter set forth, Mortgagor does hereby mortgage and convey a security interest to Lender and the successors and assigns of Lender to and in all of the following described land and interests in land, estates, easements, tenements, rights, improvements, property, fixtures, equipment, appliances and appurtenances (hereinafter collectively referred to as the "Premises"):

(a) All those certain tracts or parcels of land known as 231 Riverside Drive Unit 102-1, Holly Hill, Florida 32117 and more particularly described on attached **Exhibit A** (the "Land"):

Together With all easements, rights-of-way, strips and gores of land, vaults, streets, ways, alleys, passages, sewer rights, waters, water courses, water rights and powers, and all estates, rights, titles, interests, minerals, royalties, easements, privileges, liberties, tenements, hereditaments and appurtenances whatsoever in any way belonging, relating or appertaining to the Premises or any part thereof, or which hereafter shall in any way belong, relate or be appurtenant thereto, whether now owned or hereafter acquired by Mortgagor and the reversion and reversions, remainder and remainders, the rents, issues, profits and revenues of the Premises from time to time accruing (including without limitation all payments under leases or tenancies, proceeds of insurance, condemnation payments, tenant security deposits and escrow funds), and all the estate, right, title, interest, property, possession, claim and demand whatsoever at law, as well as in equity, of Mortgagor of, in, and to the same.

Mortgagor covenants that Mortgagor is lawfully seized and possessed of the Premises as aforesaid, and has good right to mortgage the same, that the same is unencumbered except as specifically stated otherwise herein and that Mortgagor does warrant and will forever defend the title thereto against the claims of all persons whomsoever.

This Mortgage secures, in addition to the indebtedness evidenced by the Note (a) all advances made by Lender to protect or preserve the Premises or the lien hereof on the Premises, or to pay taxes or premiums for insurance on the Premises, or to repair or maintain the Premises, or to complete improvements on the Premises (whether or not the original Mortgagor remains the owner of the Premises at the time of such advances), (b) all payments and other obligations owing by any Obligor under any loan agreement, guaranty, security or pledge agreement, assignment or other agreement executed in connection with the Note, (c) the liabilities, obligations, agreements and undertakings of any Obligor pursuant to any foreign exchange contract or any interest rate hedge agreement or other derivative transaction document related to the Note, (d) all extensions, renewals,

modifications and refinancings of the Note and the indebtedness and other obligations described in the preceding clauses (a) through (c), and (e) all costs of collection, including reasonable attorneys' fees.

If the Note evidences a revolving credit loan, the principal amount of which may be advanced, repaid and re-advanced in accordance with the terms of the Note, then notwithstanding the reduction to a zero ($0) balance of the outstanding principal amount of the Note, the lien and security title of this Mortgage shall not be released or extinguished by operation of law or the implied intent of the parties, and this Mortgage and the Note shall remain in full force and effect as to any subsequent advances under the Note made after any such zero balance until all indebtedness secured by this Mortgage is paid in full and satisfied, all agreements of Lender to make additional advances have been terminated, and this Mortgage has been canceled of record.

Should the indebtedness secured by this Mortgage be paid according to the tenor and effect thereof when the same shall become due and payable, and should Mortgagor perform all covenants herein contained in a timely manner, then this Mortgage shall be canceled and surrendered.

Future Advances. This Mortgage shall secure not only existing indebtedness, but also such future advances, whether such advances are obligatory or are to be made at the option of Lender or otherwise, as are made within twenty (20) years from the date hereof to the same extent as if such future advances were made on the date of the execution of this Mortgage, but such secured indebtedness shall not exceed at any time the maximum principal amount of $600,000.00, plus interest thereon, and any disbursements made for the payment of taxes, levies or insurance on the mortgage Property with interest on such disbursements. Any such future advances, whether obligatory or to be made at the option of Lender or otherwise, may be made either prior to or after the due dates of the Note(s) secured by this Mortgage. **This Mortgage is given for the specific purpose of securing any and all indebtedness by the Obligor and Mortgagor to Lender (but in no event shall the secured indebtedness exceed at any time the maximum principal amount set forth in this paragraph) in whatever manner this indebtedness may be evidenced or represented until this Mortgage is satisfied of record. All covenants and agreements contained in this Mortgage shall be applicable to all further advances made by Lender to Obligor or Mortgagor under this future advance clause.**

Mortgagor hereby further covenants and agrees with Lender as follows:

ARTICLE I

1.01. Payment of Indebtedness. The Note shall be paid according to the tenor thereof and all other sums now or hereafter secured hereby promptly as the same shall become due.

1.02. Taxes, Liens and Other Charges.

(a) In the event of the passage of any state, federal, municipal or other governmental law, order, rule or regulation, subsequent to the date hereof, in any manner changing or modifying the laws now in force governing the taxation of debts secured by deeds to secure debt or the manner of collecting taxes so as to adversely affect Lender, Mortgagor shall promptly pay any such tax. If Mortgagor fails to make such prompt payment or if, in the opinion of Lender, any such state, federal, municipal, or other governmental law, order, rule or regulation prohibits Mortgagor from making such payment or would penalize Lender if Mortgagor makes such payment or if, in the opinion of Lender, the making of such payment might result in the imposition of interest beyond the maximum amount permitted by applicable law, then the entire debt secured by this Mortgage and all interest accrued thereon shall, at the option of Lender, become immediately due and payable.

(b) Mortgagor shall pay promptly, or cause to be paid promptly, before the same become delinquent, all taxes, liens, assessments and charges of every character including all utility charges, whether public or private, already levied or assessed or that may hereafter be levied or assessed upon or against the Premises; and upon demand shall furnish Lender receipted bills evidencing such payment.

(c) Mortgagor shall not suffer any mechanic's, materialman's, laborer's, statutory or any other lien which might or could be prior to or equal to the lien of this Mortgage to be created and to remain outstanding upon all or any part of the Premises.

(d) Mortgagor shall not encumber all or any part of the Premises without the prior written consent of Lender.

1.03. Insurance.

(a) Mortgagor shall procure for, deliver to and maintain for or cause to be procured for, delivered to and maintained for, the benefit of Lender during the term of this Mortgage, original paid up insurance policies of insurance companies acceptable to Lender and in amounts, in form and substance and with expiration dates acceptable to Lender and containing non-contributory standard mortgage clauses or their equivalent or a satisfactory mortgagee loss payable endorsement in favor of Lender, and waiver of subrogation clauses, providing the following types of insurance on the Premises: (i) insurance against loss or damage by fire, lightning, windstorm, vandalism and

malicious mischief and against such other hazards as are presently included in so-called "extended coverage" and against such other insurable hazards as, under good insurance practices, from time to time are insured against for properties of similar character and location; the amount of which insurance shall be not less than the balance of the indebtedness evidenced by the Note nor less than on hundred percent (100%) of the full replacement cost of the Premises without deduction for depreciation; and which policies of insurance shall contain satisfactory replacement cost endorsements; (ii) such other insurance on the Premises or any replacements or substitutions therefor and in such amounts as may from time to time be reasonably required by Lender against other insurable casualties which at the time are commonly insured against for similar premises.

(b) Lender is hereby authorized and empowered, at its option, to adjust or compromise any loss under any insurance policies maintained pursuant hereto, and to collect and receive the proceeds from any policy or policies. Each insurance company is hereby authorized and directed to make payment for all such losses directly to Lender, instead of to Mortgagor and Lender jointly. In the event any insurance company fails to disburse directly and solely to Lender but disburses instead either solely to Mortgagor or to Mortgagor and Lender jointly, Mortgagor agrees immediately to endorse and transfer such proceeds to Lender. Upon the failure of Mortgagor to endorse and transfer such proceeds as aforesaid, Lender may execute such endorsements or transfer for and in the name of Mortgagor and Mortgagor hereby irrevocably appoints Lender as Mortgagor's agent and attorney-in-fact so to do. After deducting from said insurance proceeds all of its expenses incurred in the collection and administration of such sums, including attorney's fees, Lender may apply the net proceeds of any part thereof in its sole discretion, (i) to the payment of the indebtedness hereby secured, whether or not due and in whatever order Lender elects, together with any prepayment premiums, fees, or charges herein or in the Note provided, (ii) to the repair and/or restoration of the Premises or (iii) for any other purposes or objects for which Lender is entitled to advance funds under this Mortgage or any obligation secured hereby; all without affecting the lien of this Mortgage or any obligation secured hereby; and any balance of such proceeds then remaining shall be paid to Mortgagor. Lender shall not be held responsible for any failure to collect any insurance proceeds due under the terms of any policy regardless of the cause of such failure. Lender may require Mortgagor to deposit with Lender such additional sum or sums as may be required in order for Lender to pay taxes and assessments and insurance premiums in full. Upon any default in the provisions of this Mortgage or the Note, Lender may, at its option, apply any money in the fund resulting from said deposits to the payment of the indebtedness secured hereby in such manner as it may elect.

1.04. Condemnation. If all or any portion of the Premises shall be damaged or taken through condemnation (which term when used in this Mortgage shall include any damage or taking by any governmental authority and any transfer by private sale in lieu thereof), either temporarily or permanently, then the entire indebtedness secured hereby shall, at the option of Lender, become immediately due and payable, without notice to Mortgagor or any other person or entity, or at Lender's further option, Lender may require Mortgagor to apply all compensation, awards, proceeds, or other payments from such condemnation to the restoration and repair of the Premises as may be necessary to cure the injury to the Premises occasioned by such condemnation. Lender shall be entitled to receive all compensation, awards, proceeds, and other payments or relief relating to or payable as a result of such condemnation. Lender is hereby authorized, at its option, to commence, appear in and prosecute, in its own or in Mortgagor's name, any action or proceeding relating to any condemnation, and to settle or compromise any claim in connection therewith. All such compensation, awards, damages, claims, rights of action and proceeds and the right thereto are hereby assigned by Mortgagor to Lender. After deducting from said condemnation proceeds all of its expenses incurred in the collection and administration of such sums, including attorneys' fees, Lender may apply the net process or any part thereof, at its option, (a) to the payment of the indebtedness hereby secured, whether or not due and in whatever order Lender elects, together with any prepayment premiums, fees, or charges herein or in the Note provided, (b) to the repair and/or restoration of the Premises or (c) for any other purposes or objects for which Lender is entitled to advance funds under this Mortgage, all without affecting the lien of this Mortgage; and any balance of such monies than remaining shall be paid to Mortgagor. Mortgagor agrees to execute such further assignment of any compensation, awards, damages, claims, rights of action and proceeds as Lender may require.

1.05. Care of Premises. Mortgagor shall keep all improvements of any kind now or hereafter erected on the Land or any part thereof in good condition and repair, shall not commit or suffer any waste and shall not do or suffer to be done anything which will increase the risk of fire or other hazard to the Premises or any part thereof. If the Premises or any part thereof is damaged by fire or any other cause, Mortgagor shall give immediate written notice thereof to Lender. Lender or its representative is hereby authorized to enter upon and inspect the Premises. Mortgagor shall promptly comply with all present and future laws, ordinances, rules and regulations of any governmental authority affecting the Premises or any part thereof. If all or any part of the Premises shall be damaged by fire or other casualty, Mortgagor shall promptly restore the Premises to the equivalent of its original condition; and if a part of the Premises shall be damaged through condemnation, Mortgagor shall promptly restore, repair or alter the remaining portions of the Premises in a manner satisfactory to Lender. Mortgagor shall not be obligated to so restore unless in each instance, Lender agrees to make available to Mortgagor (pursuant to a procedure satisfactory to Lender) any net insurance or condemnation proceeds actually received by Lender hereunder in connection with such casualty loss or condemnation, to the extent such proceeds are required to defray the entire expense of such restoration; provided, however, that the insufficiency of any such insurance or condemnation proceeds to defray the entire expense of restoration shall in no way relieve Mortgagor of its obligation to restore. In the event all or any portion of the Premises shall be damaged or destroyed by fire or other casualty or by condemnation, Mortgagor shall promptly deposit with Lender a sum equal to the amount by which the estimated cost of the restoration of the Premises (as determined by Lender in its good faith

judgment) exceeds the actual net insurance or condemnation proceed received by Lender in connection with such damage or destruction.

1.06. Expenses. Mortgagor shall pay or reimburse Lender, upon demand therefor, for all attorneys' fees, costs and expense incurred by Lender in any suit, action, legal proceeding or dispute of any kind in which Lender is made a party or appears as party plaintiff or defendant, affecting the indebtedness secured hereby, this Mortgage or the interest created herein, or the Premises, including, but not limited to, the exercise of the power of sale contained in this Mortgage, any condemnation action involving the Premises or any action to protect the security hereof; and any such amounts paid by Lender shall be added to the indebtedness secured by the lien of this Mortgage.

1.07. Subrogation. Lender shall be subrogated to the claims and liens of all parties whose claims or liens are discharged or paid with the proceeds of the indebtedness secured hereby or otherwise discharged or paid by Lender. Mortgagor waives all rights of subrogation until all obligations secured hereby are paid in full.

1.08. Limit of Validity. If from any circumstances whatsoever fulfillment of any provision of this Mortgage or of the Note, at the time performance of such provision shall be due, shall involve transcending the limit of validity presently prescribed by any application usury statute or any other applicable law, with regard to obligations of like character and amount, then ipso facto the obligation to be fulfilled shall be reduced to the limit of such validity, so that in no event shall any exaction be possible under this Mortgage or under the Note that is in excess of the applicable limit of such validity, but such obligation shall be fulfilled to the limit of such validity. The provisions of this Paragraph 1.08 shall control every other provision of this Mortgage and the Note.

1.09. Sale or Transfer. Mortgagor shall not sell or transfer all or any part of the Premises without Lender's prior written consent. The consent by Lender to any sale or transfer of all or any part of the Premises shall not be deemed to constitute a novation or a consent to any further sale or transfer or to waive Lender's right, at its option, to declare the indebtedness secured hereby immediately due and payable, without notice to Mortgagor or any other person or entity, upon any such sale or transfer to which it shall not have consented.

ARTICLE II

2.01. Events of Default. The terms "Default," "Default," "Event of Default" or "Events of Default," wherever used in this Mortgage, shall mean any one or more of the following events:

(a) Failure to pay as and when due and payable any installment of principal or interest secured by this Mortgage as and when due; or

(b) Failure by Mortgagor to duly observe or perform any term, covenant, condition or agreement of this Mortgage or the Note; or

(c) Any representation or warranty of Mortgagor contained in this Mortgage or of any Obligor in any other instrument, document, transfer, conveyance, assignment or loan agreement given by any Obligor with respect to the indebtedness secured hereby, proves to be untrue or misleading in any material respect to; or

(d) The filing of any federal or state tax lien or judgment lien against the Premises; or

(e) The filing by an Obligor of a voluntary petition in bankruptcy or the adjudication of an Obligor as a bankrupt or insolvent, or the filing by or against an Obligor of any petition seeking or acquiescing in any reorganization, arrangement, composition, readjustment, liquidation, dissolution or similar relief for itself under any present or future federal, state or other law or regulation relating to bankruptcy, insolvency or other relief for debtors, or an Obligor's seeking or consenting to or acquiescing in the appointment of any trustee, receiver or liquidator of an Obligor or of substantially all of an Obligor's property or of any or all of the rents issues, profits or revenues thereof, or the making by an Obligor of any general assignment for the benefit of creditors, or the admission in writing in an Obligor of its inability to pay its debts generally as they become due; or

(f) The entry by a court of competent jurisdiction of an order, judgment or decree approving a petition filed against an Obligor seeking any reorganization, arrangement, composition, readjustment, liquidation, dissolution or similar relief under any present or future federal, state or other law or regulation relating to bankruptcy, insolvency or other relief for debtors, or the appointment of any trustee, receiver or liquidator of an Obligor or of substantially all of an Obligor's property or of any or all of the rents, issues, profits or revenues thereof without the consent or acquiescence of an Obligor; or

(g) The filing by any person or entity of any claim in any legal or equitable proceeding challenging the validity or priority of the lien of this Mortgage; or

(h) Any sale, lease, exchange, assignment, conveyance, transfer of possession or other disposition of the Premises or any interest therein or any part thereof by Mortgagor without the prior written consent of Lender. Lender shall have the absolute right to impose as a condition to granting its consent to a transfer, such changes in the terms and conditions of the Note, this Mortgage and/or any of the other Loan Documents, including without limitation the determination and payment of interest, as Lender may require; or

(i) The determination by Lender that a material adverse change has occurred in the financial statements of Obligor or from the condition of such Obligor most recently disclosed to Lender in any manner; or

(j) The occurrence of a default or event of default under any present or future indebtedness of the Obligor regardless of whether such indebtedness is secured by the Premises, other property or unsecured; or

(k) The death or incompetency of the Obligor, if an individual; or

(l) If any fact shall occur or condition shall exist pursuant to the terms of any other deed to secure debt, mortgage, or another instrument imposing a lien on the Premises or any portion thereof (whether such lien is senior or junior to the security title and lien granted by this Mortgage) the occurrence or existence of which causes, or allows the holder of any obligation secured thereby to cause, any obligation secured thereby to become due prior to its maturity or prior to its regularly scheduled dates of payment, or if any such obligation is not otherwise paid when due.

2.02. Acceleration of Maturity. If an Event of Default shall have occurred and be continuing, then the entire indebtedness secured hereby shall, at the option of Lender, immediately become due and payable without notice or demand, which are hereby expressly waived, time being of the essence of this Mortgage, and no omission on the part of Lender to exercise such option when entitled to do so shall be construed as a waiver of such right; provided, however, upon the occurrence of any Event of Default set forth above in Section 2.01 (e) or (f), any indebtedness secured hereby shall automatically and simultaneously therewith become due and payable without notice or demand.

2.03. Remedies

(a) If an Event of Default shall have occurred, Lender may accelerate the maturity pursuant to the terms provided herein.

(b) If an Event of Default shall have occurred, Lender may foreclose the lien of this Mortgage.

(c) If an Event of Default shall have occurred, Lender may seek the appointment of Receiver pursuant to the terms provided herein.

(d) If an Event of Default shall have occurred, Mortgagor, upon demand of Lender, shall forthwith surrender to Lender the actual possession of the Premises, and if, and to the extent, permitted by law, Lender itself, or by such officers or agents as it may appoint, may enter and take possession of all the Premises without the appointment of a receiver, or an application therefore, and may exclude Mortgagor and its agents and employees wholly therefrom, and may have joint access with Mortgagor to the books, papers and accounts of Mortgagor.

(e) If Mortgagor shall for any reason fail to surrender or deliver the Premises or any part thereof after such demand by Lender, Lender may obtain a judgment or decree conferring upon Lender the right to immediate possession or requiring Mortgagor to deliver immediate possession of the Premises to Lender, to the entry of which judgment or decree Mortgagor hereby specifically consents. Mortgagor will pay to Lender, upon demand, all expenses of obtaining such judgment or decree, including reasonable compensation to Lender, its attorneys and agents; and all such expenses and compensation shall, until paid, be secured by the lien of the Mortgage.

(f) Upon every such entering upon or taking of possession, Lender or the receiver may (but in no event have any obligation to) hold, store, use, operate, manage and control the Premises and conduct the business thereof or complete the improvement thereof with any costs thereof secured hereby, and, from time to time (i) make all necessary and proper maintenance, repairs, renewals, replacements, additions, betterments and improvements thereto and thereon and purchase or otherwise acquire additional fixtures, personality and other property; (ii) insure or keep the Premises insured; (iii) manage and operate the Premises and exercise all the rights and powers of Mortgagor to the same extent as Mortgagor could in its own name or otherwise with respect to the same; and (iv) enter into any and all agreements with respect to the exercise by others of any of the powers herein granted Lender, all as Lender from time to time may determine to be in its best interest; and perform all acts required of Mortgagor as lessor under any lease of all or any part of the Premises, all as Lender may from time to time determine to be to its best advantage. Lender may collect and receive all rents, issues, profits and revenues from the Premises, including those past due as well as those accruing thereafter, and, after deducting (aa) all expenses of taking, holding, managing and operating the Premises (including compensation for the service of all persons employed for such purposes); (bb) the cost of all such maintenance, repairs, renewals, replacements, additions betterments, improvements, purchases and acquisitions; (cc) the cost of such insurance; (dd) such taxes, assessments and other

similar charges as Lender may at its option pay; (ee) other proper charges upon the Premises or any part thereof; and (ff) the reasonable compensation, expenses and disbursements of the attorneys and agents of Lender, Lender shall apply the remainder of the monies and proceeds so received Lender, first to the payment of accrued interest; and then to the payment of overdue installments of principal.

(g) For the purpose of carrying out the provisions of this Article II, Mortgagor hereby irrevocably constitutes and appoints Lender the true and lawful attorney-in-fact of Mortgagor to do and perform, from time to time, any and all actions necessary and incidental to such purpose and does, by these presents, ratify and confirm any and all action of said attorney-in-fact in the Premises.

(h) Whenever all that is due upon such interest, deposits and principal installments and under any of the terms, covenants, conditions and agreements of this Mortgage, shall have been paid and all Events of Default cured and satisfied, Lender shall surrender possession of the Premises to Mortgagor, its successors or assigns, provided, that the same right of taking possession shall exist if any subsequent Event of Default shall occur and be continuing.

2.04. Performance by Lender of Default by Mortgagor. If Mortgagor shall default in the payment, performance or observance of any term, covenant or condition of this Mortgage, Lender may, at its option, pay, perform or observe the same, and all payments made or costs or expenses incurred by Lender in connection therewith, shall be secured hereby and shall be, without demand, immediately repaid by Mortgagor to Lender with interest thereon at the default rate provided in the Note. Lender shall be the sole judge of the necessity for any such actions and of the amounts to be paid. Lender is hereby empowered to enter and to authorize others to enter upon the Premises or any part thereof for the purpose of performing or observing any such defaulted term, covenant or condition without thereby becoming liable to Mortgagor or any person in possession holding under Mortgagor. Mortgagor expressly acknowledges and agrees, however, that notwithstanding anything contained in this Paragraph 2.04 to the contrary, Lender shall not be obligated under this Paragraph 2.04 to incur any expense or to perform any act whatsoever.

2.05. Receiver. If an Event of Default shall have occurred, Lender, upon application to a court a competent jurisdiction, shall be entitled as a matter of strict right without notice and without regard to the occupancy or value of any security for the indebtedness secured hereby or the solvency of any party bound for its payment, to the appointment of a receiver to take possession of and to operate the Premises and to collect and apply the rents, issues, profits and revenues thereof. The receiver shall have all of the rights and powers permitted under the laws of the State of Florida. Mortgagor shall pay to Lender upon demand all expenses, including receiver's fees, attorneys' fees, costs and agent's compensation, incurred pursuant to the provisions of this Paragraph 2.05; and all such expense shall be secured by this Mortgage.

2.06. Enforcement.

(a) If an Event Default shall have occurred, Lender, at its option, may enforce its mortgage through a foreclosure action filed with the appropriate circuit court in accordance with the laws of the State of Florida.

(b) If an Event of Default shall have occurred and be continuing, Lender may, in addition to and not in abrogation of the rights covered under subparagraph (a) of this Paragraph 2.06, either with or without entry or taking possession as herein provided or otherwise, proceed by a suit or suits in law or in equity or by any other appropriate proceeding or remedy (i) to enforce payment of the Note or other performance of any term, covenant, condition or agreement of this Mortgage or any other right, and (ii) to pursue any other remedy available to it, all as Lender shall determine most effectual for such purposes.

2.07. Purchase by Lender. Upon any foreclosure sale, Lender may bid for and purchase the Premises and shall be entitled to apply all or any part of the indebtedness secured hereby as a credit to the purchase price.

2.08. Application of Proceeds of Sale. In the event a foreclosure sale of the Premises pursuant to this Mortgage, the proceeds of said sale shall be applied, first, to the expenses of such sale and all proceedings in connection therewith, including attorneys' fees as provided hereinabove, then to insurance premiums, liens, assessments, taxes and charges, including utility charges, advanced by Lender, then to accrued interest, then to payment of the outstanding principal balance of the indebtedness secured hereby, together with any prepayment premiums, fees, or charges herein or in the Note provided, and finally the remainder, if any, shall be paid to Mortgagor.

2.09. Mortgagor as Tenant Holding Over. In the event of any such foreclosure sale by Lender, Mortgagor shall be deemed a tenant holding over and shall forthwith shall deliver possession to the purchaser or purchasers at such sale or be summarily dispossessed according to provisions of law applicable to tenants holding over.

2.10. Leases. Lender, at its option, is authorized to foreclose this Mortgage subject to the rights of any tenants of the Premises, and the failure to make any such tenants parties to any such foreclosure proceedings and to foreclose their rights will not be, nor be asserted to be by Mortgagor, a defense to any proceedings instituted by Lender to collect the sums secured hereby.

2.11. Discontinuance of Proceedings and Restoration of the Parties. In case Lender shall have proceeded to enforce any right, power or remedy under this Mortgage by foreclosure, entry, or otherwise, and such proceedings shall have been discontinued or abandoned for any reason, or shall have been determined adversely to Lender, then and in every such case Mortgagor and Lender shall be restored to their former positions and rights hereunder without waiver of any default and without novation, and all rights, powers and remedies of Lender shall confine as it no such proceeding had been taken.

2.12. Remedies Cumulative. No right, power or remedy conferred upon or reserved to Lender by this Mortgage is intended to be exclusive of any other right, power, or remedy, but each and every such right, power and remedy shall be cumulative and concurrent and shall be in addition to any other right, power and remedy given hereunder or now hereafter existing at law or in equity or by statute.

2.13. Waiver.

(a) No delay or omission of Lender or of any holder of the Note to exercise any right, power or remedy accruing upon any Default shall exhaust or impair any such right, power or remedy or shall be construed to be a waiver of any such Default, or acquiescence therein; and every right, power and remedy given by this Mortgage to Lender may be exercised from time to time and as often as may be deemed expedient by Lender. No consent or waiver, express or implied, by Lender to or of any breach or Default by Obligor in the performance of the obligations thereof hereunder shall be deemed or construed to be a consent or waiver to or of any other breach or Default in the performance of the same or any other obligations of Obligor hereunder. Failure on the part of Lender to complain of any act or failure to act or to declare an Event of Default, irrespective of how long such failure continues, shall not constitute a waiver by Lender of its rights hereunder or impair any rights, powers or remedies consequent on any breach or Default by Obligor.

(b) if Lender (i) grants forbearance or an extension of time for the payment of any sums secured hereby; (ii) takes other or additional security for the payment of any sums secured hereby; (iii) waivers or does not exercise any right granted herein or in the Note; (iv) releases any part of the Premises from the lien of this Mortgage or otherwise changes any of the terms, covenants, conditions or agreements of the Note or this Mortgage; (v) consents to the filing of any map, plat or replat affecting the Premises; (vi) consents to the granting of any easement or other right affecting the Premises; or (vii) makes or consents to any agreement subordinating the lien hereof, any such act or omission shall not release, discharge, modify, change or affect the original liability under the Note, this Mortgage or any other obligation of Obligor or any subsequent purchaser of the Premises or any part thereof, of any maker, co-signer, endorser, surety or guarantor; nor shall any such act or omission preclude Lender from exercising any right, power, or privilege herein granted or intended to be granted in the event of any default then made or of any subsequent default. In the event of the sale or transfer by operation of law or otherwise of all or any part of the Premises, Lender, without notice, is hereby authorized and empowered to deal with any such vendee or transferee with reference to the Premises or the indebtedness secured hereby, or with reference to any of the terms, covenants, conditions or agreements hereof, as fully and to the same extent as it might deal with the original parties hereto and without in any way releasing or discharging any liabilities, obligations or undertakings of Obligor.

2.14. Suits to Protect the Premises. Lender shall have power (a) to institute and maintain such suits and proceedings as it may deem expedient to prevent any impairment of the Premises by any acts which may be unlawful or any violation of this Mortgage, (b) to preserve or protect its interest in the Premises and in the rents, issues, profits and revenues arising therefrom, and (c) to restrain the enforcement of or compliance with any legislation or other governmental enactment, rule or order that may be unconstitutional or otherwise invalid, if the enforcement of or compliance with such enactment, rule or order would impair the security hereunder or be prejudicial to the interest of Lender.

ARTICLE III

3.01. Environmental Matters. To the best of Mortgagor's knowledge, no part of the Premises has been used or allowed to exist in violation of any local, state or federal law, ordinance, regulation, judicial or regulatory determination or principle of common law relating to pollution, protection of the environment or public health and safety (collectively "Environmental Laws"). Mortgagor covenants that no part of the Premises will hereafter be used or allowed to exist in violation of Environmental Laws. Mortgagor will notify Lender immediately in writing upon learning of any facts or circumstances related to the Premises that could lead to a violation of Environmental Laws. The Mortgagor(s), jointly and severally, agree to indemnify, defend and hold Lender harmless from and against any loss, liability, cost, injury, expense or damage (including damages to persons, property or the environment) that arise from or relate in any way to a violation of Environmental Laws, or the presence of any hazardous, toxic or petroleum-based substances, wastes or materials, as defined by or pursuant to Environmental Laws, on or under the Premises during the term of this Mortgage. Such indemnification obligation shall survive repayment of the indebtedness secured by this Mortgage, the cancellation of this Mortgage, the quit claim or release of all or any portion of the Premises from this Mortgage, and the transfer of the Premises, whether pursuant to foreclosure, deed in lieu of foreclosure otherwise.

3.02. Consents and Waivers if Mortgagor is Not Obligor. If Mortgagor and Obligor are not identical persons or entities then Mortgagor agrees that Lender may take any or all of the following actions without notice to or consent of the

Mortgagor and with or without consideration: (a) Allow or cause any indebtedness secured by this Mortgage to be incurred; (b) Obtain or release persons or entities that are primarily or secondarily obligated upon any indebtedness secured by this Mortgage; (c) Extend or renew any indebtedness secured by this Mortgage for any period whether or not longer than the original term; (d) Release, compromise or modify any indebtedness secured by this Mortgage; (e) Release or accept substitute collateral for the Lender's security interest or lien in any real or personal property other than the Premises which the Lender may at any time hold as collateral to secure repayment of any indebtedness secured by this Mortgage; and (f) Exercise its rights hereunder without having first resorted to any property securing repayment of any indebtedness secured by this Mortgage other than the Premises and without having first proceeded against or demanded payment from any person or entity primarily or secondarily obligated upon any indebtedness secured by this Mortgage.

3.03. Transfer of Loan. Lender may, at any time, sell, transfer or assign the Mortgage, Note and any related loan documents, and any or all servicing rights with respect thereto, or grant participations therein or issue mortgage pass-through certificates or other securities evidencing a beneficial interest in a rated or unrated public offering or private placement (the "Securities"). Lender may forward to each purchaser, transferee, assignee, servicer, participant, or investor in such Securities or any Rating Agency (as hereinafter defined) rating such Securities (collectively, the "Investor") and each prospective Investor, all documents and information which Lender now has or may hereafter acquire relating to the Mortgagor or Obligor, any loan to Mortgagor or Obligor, any guarantor or the Premises, whether furnished by Mortgagor or Obligor, any guarantor or otherwise, as Lender determines necessary or desirable. The term "Rating Agency" shall mean each statistical rating agency that has assigned a rating to the Securities.

3.04. Miscellaneous.

If the Premises is the homestead of the Mortgagor under the constitution and law of the state of Florida, Mortgagor hereby waives all homestead rights that Mortgagor has in order to grant Lender a first position mortgage interest in the Premises. Mortgagor consents to the garnishment of his or her wages under the laws of Florida.

This Mortgage shall inure to the benefit of and be binding upon Mortgagor and Lender and their respective legal representatives, successors and assigns. Whenever a reference is made in this Mortgage to Mortgagor or Lender such reference shall be deemed to include a reference to the legal representatives, successors and assigns of Mortgagor or Lender, whether so expressed or not.

If any provision of this Mortgage or the application thereof to any person or circumstances shall be invalid or unenforceable to any extent, the remainder of this Mortgage and the application of such provisions to other persons or circumstances shall not be affected thereby and shall be enforced to the greatest extent permitted by law.

All personal pronouns used in this Mortgage whether used in the masculine, feminine or neuter gender, shall include all other genders; the singular shall include the plural, and vice versa. Titles and Articles are for convenience only and neither limit nor amplify the provisions of this Mortgage itself and all references herein to Articles, Paragraphs or subparagraphs thereof, shall refer to the corresponding Articles, Paragraphs or subparagraphs of this Mortgage unless specific reference is made to such Articles, Paragraphs or subparagraphs thereof of another document or instrument. The terms Mortgagor and Obligor shall be construed liberally to impose such obligation or obligations on each party to the extent such party is legally or equitably capable of being bound by or discharging such obligation or obligations.

This Mortgage shall be interpreted, construed and enforced according to the laws of the State of Florida without resort to its conflict of law principals and applicable laws of the United States of America. In any action to enforce this Mortgage, Lender shall be entitled to recover a reasonable attorney's fee against Mortgagor.

All notices, demands and requests provided for or permitted to be given pursuant to this Mortgage must be in writing and shall be deemed to have been properly given or served if delivered in person or sent by United States certified mail, postage prepaid, return receipt requested.

All notices, demands and requests shall be deemed given, if not sooner received, on the third calendar day following the date upon which such notice is deposited in the United States mail. Rejection or other refusal to accept or the inability to deliver because of changed address of which no notice was given shall be deemed to be receipt of a notice, demand or request sent. Mortgagor or Lender shall have the right from time to time and at any time during the term of this Mortgage to change their respective addresses by giving the other party hereto notice of such change of address.

WAIVER OF TRIAL BY JURY. MORTGAGOR AND LENDER HEREBY KNOWINGLY, VOLUNTARILY, INTENTIONALLY, AND IRREVOCABLY WAIVE THE RIGHT EITHER OF THEM MAY HAVE TO A TRIAL BY JURY IN RESPECT TO ANY LITIGATION, WHETHER IN CONTRACT OR TORT, AT LAW OR IN EQUITY, BASED HEREON, OR ARISING OUT OF, UNDER OR IN CONNECTION WITH THIS MORTGAGE AND ANY OTHER DOCUMENT OR INSTRUMENT CONTEMPLATED TO BE EXECUTED IN CONJUNCTION HEREWITH, OR ANY COURSE OF CONDUCT, COURSE OF DEALING, STATEMENTS (WHETHER VERBAL OR WRITTEN) OR ACTIONS OF ANY PARTY HERETO. THIS PROVISION IS A MATERIAL INDUCEMENT FOR LENDER ACCEPTING THIS MORTGAGE. FURTHER, MORTGAGOR HEREBY CERTIFIES THAT NO REPRESENTATIVE OR AGENT OF LENDER, NOR THE LENDER'S COUNSEL, HAS REPRESENTED, EXPRESSLY OR

OTHERWISE, THAT LENDER WOULD NOT, IN THE EVENT OF SUCH LITIGATION, SEEK TO ENFORCE THIS WAIVER OF RIGHT TO JURY TRIAL PROVISION. NO REPRESENTATIVE, AGENT OF THE LENDER, OR LENDER'S COUNSEL HAS THE AUTHORITY TO WAIVE, CONDITION, OR MODIFY THIS PROVISION.

THIS IS A BALLOON MORTGAGE AND THE FINAL PRINCIPAL PAYMENT OR THE PRINCIPAL BALANCE DUE UPON MATURITY IS $356,891.15, TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL ADVANCEMENTS MADE BY THE MORTGAGEE UNDER THE TERMS OF THIS MORTGAGE.

In Witness Whereof, Mortgagor has executed and delivered this Mortgage under seal as of the day and year first above written.

SIGNED AND DELIVERED
IN THE PRESENCE OF:

BORROWER:

Sign: _____
Print: Valena Bloomquist

By: _____
Willie R. Holland

Sign: _____
Print: Emily Reger

Sign: _____
Print: Valena Bloomquist

By: _____
Michelle Bondi

Sign: _____
Print: Emily Reger

STATE OF FLORIDA)
) ss.
COUNTY OF Volusia

The foregoing instrument was acknowledged before me this 15 day of January, 2020 by Willie R. Holland and Michelle Bondi, who are [ ] personally known to me or [✓] have produced drivers license for identification.

VALENA L BLOOMQUIST
MY COMMISSION # GG076914
EXPIRES February 26, 2021

_____
Notary Public
My Commission Expires: _____

Exhibit A

Exhibit A to attached Consumer Mortgage and Security Agreement, dated January 15, 2020 by **Willie R. Holland and Michelle Bondi** (collectively "Mortgagor").

Legal Description

Unit No. 102, Building 1 of Marina Grande on the Halifax I, a Condominium, according to The Declaration of Condominium recorded in O.R. Book 6136, Page 4670, and all exhibits and amendments thereof, Public Records of Volusia County, Florida.

3/6/2025 1:31:43 PM Instrument #2025042099 #1 Book:8673 Page:3387
Doc Stamps $1,266.65

Prepared by:

Christine Alexis Gay, P.A.
747 S. Ridgewood Avenue, Suite 101
Daytona Beach, FL 32114

When recorded return to:

Christine Alexis Gay, P.A.
747 S. Ridgewood Avenue, Suite 101
Daytona Beach, FL 32114

(Space above this line reserved for recording office use only)

THIS IS A BALLOON MORTGAGE AND THE FINAL PRINCIPAL PAYMENT OR THE PRINCIPAL BALANCE DUE UPON MATURITY IS $361,891.15, TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL ADVANCEMENTS MADE BY THE LENDER UNDER THE TERMS OF THIS MORTGAGE.

MORTGAGE AND SECURITY AGREEMENT

1. IDENTIFICATION OF BORROWER AND CO-MAKER

Borrower's name and address is:	WILLIE R. HOLLAND and MICHELLE L. BONDI 231 Riverside Drive Unit 102-1 Holly Hill, FL 32117 Referred to collectively as "Mortgagor" and/or "Obligor"
Co-Makers' names and addresses are:	IVAN M COWGER and JANIE B COWGER, as a married couple 113 Goodloe Drive Fredericksburg, VA 22401

Borrower and Co-Maker may change such addresses from time to time by giving notice to the Lender as provided in Paragraph 17.

The word "I" or "me" as hereafter used means each Borrower and each Co-Maker, jointly and individually.

Witnesseth

That for and in consideration of the sum of Ten and No/100 Dollars and other valuable

consideration, the receipt and sufficiency whereof are herby acknowledged, and in order to secure indebtedness and other obligations hereinafter set forth, Mortgagor does herby mortgage and covey a security interest to Lender and the successors and assigns of Lender and all of the following described land and interests in land, estates, easements, tenements, rights, improvements, property, fixtures, equipment, appliances and appurtenances (hereinafter referred to as "Premises"

(a) All those certain tracts or parcels of land known as 231 Riverside Drive, Unit 102-1, Holly Hill, Florida 32117 and more particularly described on the attached Exhibit "A"

2. IDENTIFICATION OF LENDER

Lender's name and address is: IVAN M. COWGER & JANIE B. COWGER

113 Goodloe Drive
Fredericksburg, VA 22401

The lender may change such an address from time to time by giving me notice as provided in Paragraph 17.

The word "you" means the Lender and Lender's successors and assigns.

3. DESCRIPTION OF NOTE SECURED BY THIS MORTGAGE

I owe you the principal sum of $361,902.40 together with interest accruing thereon as evidenced by my note to you (the "Note") dated the same date as this Mortgage and which requires payment as therein set forth with all sums owing thereon, unless sooner paid, to be due by March 23, 2027 ("Maturity Date").

4. DESCRIPTION OF PROPERTY MORTGAGED

Property being mortgaged (the "Real Property") is described as follows:
231 Riverside Drive, Unit 102-1, Holly Hills, Florida 32117 together with all of the following:

(1) all improvements now or later placed on the Real Property;
(2) all rents and profits received in connection with the Real Property;
(3) all easements, fixtures, benefits, and other appurtenances that may at any time benefit the Real Property;
(4) all development and utilities rights that might at any time be available to the Real Property;
(5) all goods in which I own an interest affixed or that may become affixed to the Real Property;
(6) all rights to insurance policies and proceeds, all licenses, building and business permits, and all utility reservations and rights to receive utility services, and all rights to and under fees or charges paid by me or on my behalf in connection with the Real Property;

(7) all equipment, furnishings, and appliances, in which I now have or may hereafter acquire any rights, used or useful in connection with the Real Property;

(8) all accounts receivable, general intangibles, actions and rights in action, in which I now or hereafter have any rights, including all of my rights under contracts with any architect, engineer, surveyor, subcontractor, and supplier in connection with the Real Property, all of which contracts I hereby assign to you, together with all plans, specifications, drawings, schedules, and copyrights included therein;

(9) all other rights that I have or will have as owner of Real Property;

together with all proceeds, products, replacements, additions, substitutions, renewals, and accessions of any of the foregoing items.

I refer below to all of these properties, rights, and interests that I encumber by this Mortgage as the "Property."

5. MORTGAGE OF PROPERTY TO LENDER

By executing this instrument, I mortgage the Property to you to secure my performance of my promises made in the Note and this Mortgage. This means I give you all of those rights that the law gives to lenders who hold mortgages on property as well as those rights set forth in this Mortgage.

6. PROMISES

I, make the following promises to you:

A. **Warranty**. I, fully warrant the title to the Property and will defend the same against the lawful claims of all others. This means I own the Property and will defend my ownership against all claims.

B. **Compliance with terms of Note and Mortgage**. I will comply with all of the terms and provisions of the Note and this Mortgage.

C. **Taxes and Assessments**. I will pay all taxes and assessments and any other charge levied against or which could become a lien against the Property as well as all taxes imposed, levied, or assessed on this Mortgage or the indebtedness secured hereby (but excluding any income type tax) when due and, in any event, before the end of the year in which the same become due.

D. **Insurance**. I will keep the Property insured with such coverage and in such amount as you require. All such policies must:

(a) be issued by companies acceptable to you;

(b) provide that all payments are payable to you as mortgagee; and

(c) require not less than 30 days notice to you before they may be canceled.

I will renew all such insurance policies not less than 30 days before they expire. I will promptly notify you of any loss or damage. If any money becomes payable, you will have the right, at your election, to either (i) retain such money and reduce the amount owing on the Note as if I had made a prepayment, or (ii) apply them toward the restoration of the Property in a commercially prudent manner on a monthly basis.

E. **Escrow for Taxes and Insurance**. At any time that you so require, I will deposit with you at the same time as each payment becomes due on my Note an amount determined by you so that you will have received, at least one month before the time it shall become due and payable, all moneys necessary to pay (i) all taxes and assessments for the then current year, and (ii) one year in advance, all premiums for all required insurance. All such payments shall be held by you without interest and need not be kept separate from your other money. You will use such money to pay the taxes, assessments, or required insurance when due. If the money deposited with you are not sufficient to make such payments, I agree to pay such additional moneys as may be necessary within 10 days after you give me notice. You shall have the right to require me to make deposits on account of taxes and assessments or insurance without requiring me to make deposits on account of the other. If I default on the Note or this Mortgage, you have the right to apply all moneys you are then holding on account of the Note; however such application will not cure any default.

7. AGREEMENTS OF BORROWER CONCERNING THE PROPERTY

I agree:

(a) to maintain the Property in good and functioning condition, performing all repairs, replacements and maintenance necessary to preserve the Property's value;

(b) not to permit any waste (including removal of dirt or trees) or deterioration of the Property;

(c) not to permit the demolition, destruction or removal of any portion of the Property without first securing your written consent;

(d) to permit you or your representative to enter upon and inspect the Property from time to time.

(e) to keep the Property occupied at all times and not to abandon it.

(f) not to further encumber any interest in or any part of the Property without your prior written consent.

(g) not to assign this mortgage.

8. SECURITY AGREEMENT

Some items of the Property are personal property (the "Personal Property"). I grant you a

security interest in the Personal Property and all additions to, replacements of, and proceeds of the Personal Property. Although this Mortgage is a self-operative security agreement affecting Personal Property, I agree to execute and deliver to you any other written instrument that you might demand to create or evidence your security interest. In addition to all other available remedies, you have all the rights and remedies of a secured party under the Florida Uniform Commercial Code.

9. MAXIMUM LOAN CHARGES

You agree that you will not charge interest or other loan charges that exceed the maximum lawful rate, it being your intent not to charge a usurious interest rate. If it is discovered that interest or other loan charges exceed the maximum lawful rate, I will give you the opportunity to refund to me that amount collected which exceeded the maximum lawful rate plus interest on that amount at the maximum lawful rate. In no event may any prepayment charge be made or prepayment prohibition provision apply. We will then modify this Mortgage and the Note so that I will not be required to pay further interest or other loan charges that exceed the maximum lawful rate.

10. CONDEMNATION

I agree that if the Property or any part of it is condemned under any power of condemnation, or acquired for a public use, then the damages, proceeds, and consideration given for such acquisition, to the extent of my obligations to you, will be paid to you to be applied on account of my obligations to you, whether due or not.

11. PERFORMANCE OF OTHER ENCUMBRANCES

I agree to comply with all the terms and conditions of any other mortgages or encumbrances that affect the Property. I agree that my failure to comply with or fully perform the terms and conditions of other encumbrances against the Property shall constitute a default under this Mortgage and shall entitled you, at your option, to exercise any right available for my default under this Mortgage.

12. OBLIGATIONS OF PERSONS UNDER THIS NOTE

Any person or entity who is a guarantor, co-maker, surety or endorser of the Note is fully and personally obligated to keep all of the promises made in the Note and this Mortgage, including the promise to pay the full amount owed. Any person or entity who takes over these obligations, including the obligations of a guarantor, co-maker, surety or endorser of the Note, is also obligated to keep all of the promises made in this Mortgage and in the Note. All subsequent owners of the Property must keep all of my promises made in this Mortgage. You may enforce your rights under the Note and this Mortgage against each person or entity individually or against all of them together.

13. APPLICATION OF PAYMENTS

All payments received by you under the Note shall be applied: first, to charges for overdue payments that are due under the Note; second, to amounts payable for taxes, insurance, or other advances made by you on my behalf, if any; third, to deposits that I must pay, if any, for the payment of future taxes and insurance; fourth, to interest due; and last to principal.

14. APPOINTMENT OF RECEIVER

I agree that you may, at any time that this Mortgage is in default, apply to the court having jurisdiction for the appointment of a receiver; and such court shall immediately appoint a receiver of the Property, including all income, profits, issues, and revenues from whatever source derived relating to the Property, all of which, is hereby mortgaged, as if specifically set forth and described in this Mortgage. Such an appointment shall be made by the court as an admitted equity and a matter of absolute right to you, and without reference to the adequacy or inadequacy of the value of the Property, or to my solvency or insolvency. Such rents, profits, income, issues, and revenues shall be applied by the receiver according to the lien of this Mortgage and the practice of the court.

15. ACCELERATION AND REMEDIES UPON DEFAULT

Time is of the essence in my payment of amounts due under, and in my performance of all promises under, the Note or this Mortgage. If I (A) fail to pay any amount due under the Note or this Mortgage within Five (5) days after they become due and payable; (B) or if I fail to keep any promises made in or satisfy requirements of this Mortgage and do not cure that failure within Five (5) days following date on which you give notice as provided in the paragraph below entitled "Giving of Notices"; (C) or if I die (if I am an individual), or am dissolved or liquidated (if I am other than an individual); then I will be in default without notice and you may require me to pay immediately the full amount of the principal which has not been paid and all the interest that I owe on that amount and any other amounts that I may owe pursuant to the Note or this Mortgage, and you may, in addition to pursuing other remedies, foreclose this Mortgage by judicial proceeding and sale of the Property.

16. PAYMENT OF YOUR ATTORNEYS' FEES, COSTS AND EXPENSES

If I am in default as described above, you will have the right to be repaid by me for all of your costs and expenses in enforcing this Mortgage or the Note to the extent not prohibited by applicable law. Those expenses include, without limitation, for example, reasonable attorneys' fees (before trial, at trial, or on appeal and including bankruptcy proceedings), the cost of an environmental audit and the cost of a title abstract or other search for the Property.

17. GIVING OF NOTICES

Unless applicable law requires a different method, any notice to be given to me under this Mortgage will be given by personally delivering it or by mailing it by first class mail to me at the address provided above, or at a different address if I have given you a written notice of a

different address for me.

Any notice that must be given to you under this Mortgage will be given by mailing it by first class mail to you at the address stated above, or at a different address if I have been given a notice of that different address.

18. FORECLOSURE OF OTHER LIENS

If foreclosure proceedings of any mortgage or lien of any kind affecting the Property, whether superior or inferior to this Mortgage, are instituted, then you may at your option, immediately or thereafter, declare this Mortgage and the entire indebtedness secured hereby due and payable.

19. NO WAIVER BY LENDER

If, at a time when I am in default you do not require me to pay immediately in full as described above, this will not be a waiver of your rights, and you will still have the right to do so if I am in default at a later time.

20. RIGHT TO CURE

If I default in any of my promises or agreements contained in this Mortgage or in the Note, then without prejudicing your right to other remedies, you may perform that promise or agreement on my behalf, and all expenditures (including reasonable attorney's fees) made by you in so doing shall bear interest at the highest legal rate, and shall be repayable immediately and, together with interest and costs accruing thereon, shall be secured by this Mortgage.

21. FUTURE ADVANCES

This Mortgage secures not only existing indebtedness, but also any future advances that you might make to me within twenty (20) years from the date of this Mortgage, whether you are obligated to make those advances or you make them at your discretion. This Mortgage will secure such future advances even if no advance is made on the date of this Mortgage and although no indebtedness is outstanding when any advance is made.

22. NO TRANSFER WITHOUT CONSENT

The loan represented by this Mortgage and the Note is personal to us. We recognize that you have made the loan based on my credit and character, and on your judgment of my ability to repay the loan. Accordingly, this Mortgage may not be assumed by any subsequent holder of any interest, title, or claim to the Property without your written consent. If I attempt, at any time, directly or indirectly, to lease the Property for a period of more than One (1) years, grant an option to purchase the Property, sell, convey, or transfer any interest or title in the Property without your written approval, then the remaining principal balance on the Note and all accrued interest thereon, and all other sums secured by this Mortgage will, at your option, without notice or demand, become immediately due and payable.

23. GOVERNING LAW; SEVERABILITY

This Mortgage shall be governed by the law of the State of Florida. In the event that any provision or clause of this Mortgage or of the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision. To this end the provisions of this Mortgage and the Note are declared to be severable.

24. HAZARDOUS WASTE

I warrant that the Property is not polluted or contaminated by any hazardous or toxic materials, and, to the best of my knowledge, has not in the past and is not presently being used for the handling, storage, treatment, generation, transportation, or disposal of hazardous or toxic materials. I also warrant that the Property contains no asbestos or asbestos-containing materials, nor does it contain underground storage tanks. I agree that I will not at any time in the future permit the Property to be polluted or contaminated with hazardous or toxic materials, and I will comply in all respects with all legal requirements intended to protect the environment that might apply to the Property or to activities on the Property. I agree to indemnify, defend, and hold you harmless from all charges, losses, damages, penalties, claims, expenses (including attorneys' fees and court costs before trial, and at trial and appellate levels), actions, liabilities, and obligations incurred by or asserted against you relating to or arising from any claimed or actual pollution or contamination of the Property with hazardous or toxic materials. I agree that you may, and I give you and your representatives an easement to, enter upon the Property at any time for the purpose of inspecting the Property for, and for conducting such tests and inspections as you in your discretion might desire for discovering the potential of, the existence of hazardous or toxic materials. If you at any time determine that hazardous or toxic materials may be present on the Property, or that the Property is being used for the use, handling, storage, treatment, generation, transportation, or disposal of hazardous or toxic materials, then you may require that I immediately correct any violations of law with respect to those materials and obtain all necessary environmental permits and approvals with respect to those materials. My failure to correct any such violation of the laws or to obtain such necessary environmental permits and approvals within a reasonable time will be a default under this Mortgage. For purposes of this paragraph, the term "hazardous or toxic materials" will include, without limitation, petroleum and petroleum products, asbestos, and all other substances that are regulated by federal, state, or local environmental laws or regulations or the presence of which could expose the owner, occupant, or operator of the Property, under any statute, regulation, or legal theory, to liability for any damages, cleanup costs, or other losses or expenses.

Dated: February 19, 2025

THIS IS A BALLOON MORTGAGE AND THE FINAL PRINCIPAL PAYMENT OR THE PRINCIPAL BALANCE DUE UPON MATURITY IS $356,891.25, TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL ADVANCEMENTS MADE BY THE LENDER UNDER THE TERMS OF THIS MORTGAGE.

MORTGAGOR

Willie R Holland 02-19-25
WILLIE R. HOLLAND (Date)
231 Riverside Drive
Unit 102-1
Holly Hill, FL 32117
Borrower

Michelle Bondi 2-19-25
MICHELLE L. BONDI
231 Riverside Drive
Unit 102-!
Holly Hill, FL 32117
Borrower

Signed in the presence of:

Lori Collins 2/19/2025
LORI COLLINS (Date)
747 S. Ridgewood Avenue
Daytona Beach, FL 32114
Witness

Signed in the presence of:

Christine Alexis Gay 2-19-25
CHRISTINE ALEXIS GAY (Date)
747 S. Ridgewood Avenue
Daytona Beach, FL 32114
Witness

STATE OF FLORIDA
COUNTY OF VOLUSIA

The foregoing instrument was sworn to (or affirmed) and subscribed before me by means of [✓] physical presence or sworn to (or affirmed) by [ ] online notarization, this 19th day of February, 2025, by WILLIE R. HOLLAND, who is personally known to me or has produced FL-DL as identification.

Catrina Craft
Notary Public - State of Florida

CATRINA ANN CRAFT
MY COMMISSION # HH 213672
EXPIRES: February 27, 2026

STATE OF FLORIDA
COUNTY OF VOLUSIA

The foregoing instrument was sworn to (or affirmed) and subscribed before me by means of [✓] physical presence or sworn to (or affirmed) by [ ] online notarization, this 19th day of February, 2025, by MICHELLE L. BONDI, who is personally known to me or has produced FL-DL as identification.

Catrina Craft
Notary Public - State of Florida

CATRINA ANN CRAFT
MY COMMISSION # HH 213672
EXPIRES: February 27, 2026

This section intentionally left blank

Ivan M Cowger 2/21/25
IVAN M COWGER (Date)
113 Goodloe Drive
Fredericksburg, VA 22401

Co-Maker

Janie B Cowger 2/21/25
JANIE B COWGER (Date)
113 Goodloe Drive
Fredericksburg, VA 22401
Co-Maker

Signed in the presence of:

Lori Collins 2/21/25
LORI COLLINS (Date)
747 S. Ridgewood Avenue
Daytona Beach, FL 32114
Witness

Signed in the presence of:

2-21-25
CHRISTINE ALEXIS GAY (Date)
747 S. Ridgewood Avenue
Daytona Beach, FL 32114
Witness

STATE OF FLORIDA
COUNTY OF VOLUSIA

The foregoing instrument was acknowledged before me by means of [ ] physical presence or [ ] online notarization, this 21st day of February, 2025, by IVAN M COWGER, who is personally known to me or has produced FL-DL as identification.

Catrina Ann Craft
Notary Public - State of Florida

CATRINA ANN CRAFT
MY COMMISSION # HH 213672
EXPIRES: February 27, 2026

STATE OF FLORIDA
COUNTY OF VOLUSIA

The foregoing instrument was acknowledged before me by means of [ ] physical presence or [ ] online notarization, this 21st day of February, 2025, by JANIE B COWGER, who is personally known to me or has produced Virginia DL as identification.

Catrina Ann Craft
Notary Public - State of Florida

CATRINA ANN CRAFT
MY COMMISSION # HH 213672
EXPIRES: February 27, 2026

EXHIBIT "A"

Unit 102, Building 1 of Marina Grande on Halifax I, a Condominium, according to The Declaration of Condominium recorded in O.R. Book 6136, Page 4670, and all exhibits and amendments thereof, Public Records of Volusia County, Florida.

MORTGAGE NOTE

1. IDENTIFICATION OF BORROWER AND CO-MAKER

The borrower's name and address is: WILLIE R. HOLLAND and MICHELLE BONDI
231 Riverside Drive
Unit 102-1
Holly Hill, FL 32117

Co-Maker's name and address is: IVAN M COWGER and JANIE B COWGER, as a married couple
113 Goodloe Drive
Fredericksburg, VA 22401

The word "I" or "me" as hereafter used means each Borrower and each Co-Maker, jointly and severally.

2. IDENTIFICATION OF LENDER

Lender's name and address is: IVAN M. COWGER and JANIE B. COWGER
113 Goodloe Drive
Fredericksburg, VA 22401

The lender may change such address from time to time by giving me notice as provided in Paragraph 10.

The word "you" means the Lender and Lender's successors and assigns.

3. PROMISE TO PAY - PLACE OF PAYMENT

In return for a loan that I have received, I promise to pay U.S. $361,902.40 (this amount is called "principal"), plus interest, to you or your order at your address as provided in Paragraph 2. You may not transfer this Note.

4. INTEREST

Interest will be charged on the principal balance from time to time until all sums owing on this Note have been paid in full. Until maturity I will pay interest at a yearly fixed, simple rate of Seven percent. Interest shall be calculated on the basis of a 360-day year but shall accrue

_____

_____ _____

and be payable on the actual number of days in a month.

5. AFTER DEFAULT RATE OF INTEREST

I agree to pay interest on the unpaid principal balance after default until all sums owing on this Note have been paid in full at the yearly simple rate of 7 (seven) percent. These payments will be applied: first, to charges for overdue payments that are due under the Note; second, to amounts payable for taxes, insurance, or other advances made by you on my behalf, if any, as provided in the Security Instrument; third, to deposits that I must pay, if any, for the payment of future taxes and insurance as provided in the Security Instrument; fourth, to interest due; and last to principal.

6. PAYMENTS

I will pay principal and interest by making payments of $2.407.75 monthly beginning the twenty-third day of the March calendar month following date hereof and continuing the same day of each and every month thereafter until all of the principal, interest, and any other charges described below that I may owe under this Note have been paid in full. However, if by March 23, 2027, I still owe any amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date". **YOU ARE UNDER NO OBLIGATION TO REFINANCE THIS LOAN AT THAT TIME.** Each payment will be applied to interest before applied to principal.

7. RIGHT TO PREPAY

I may prepay principal owing on this Note in whole or in part on any monthly payment date without any premium or charge whatsoever. All prepayments shall be applied first to accrued interest and then to principal in inverse order of maturity. This means that I will still be required to make all payments as agreed until this Note is paid in full.

8. MAXIMUM LOAN CHARGES

You agree that you will not charge interest or other loan charges that exceed the maximum lawful rate, it being your intent not to charge a usurious interest rate. If it is discovered that interest or other loan charges exceed the maximum lawful rate, I will give you the opportunity to refund to me that amount collected which exceeded the maximum lawful rate plus interest on that amount at the maximum lawful rate. We will then modify this Note and all instruments securing this Note so that I will not be required to pay further interest or other loan charges that exceed the maximum lawful rate.

9. BORROWER'S FAILURE TO PAY AS REQUIRED

A. <u>Charge for Overdue Payments</u>

_____

_____ _____

If you have not received the full amount of any monthly payment by the end of five (5) calendar days after the date it is due, I will pay a charge to you as reimbursement for additional cost for your handling overdue payment. The amount of the charge will be ten percent ($240.77)of the past due monthly payment which will exclude the payment due on the Maturity Date. Any late charge will be immediately due and payable.

B. Default

If I:

do not pay the full amount of each payment within Five (5) days following date when due; or

fail to keep any promises made in any Security Instrument (as the same is defined in Paragraph 13 hereof); or

die (if I am an individual) or, am dissolved or liquidated (if I am other than an individual);

Then I will be in default without notice and you may require me to pay immediately the full amount of principal which has not been paid and all the interest that I owe on that amount.

C. No Waiver By You

If, at a time when I am in default you do not require me to pay immediately in full as described above, this will not be a waiver of your rights, and you will still have the right to do so if I am in default at a later time.

D. Payment of Your Attorney's Fees, Costs and Expenses

If I am in default as described above, I will pay for all of your costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, without limitation, for example, reasonable attorneys' fees (before a suit is filed, at trial or on appeal, and including bankruptcy proceedings).

10. GIVING OF NOTICES

Unless applicable law requires a different method, any notice to be given to me under this Note will be given by personally delivering it or by mailing it by first class mail to me at the address provided in Paragraph 1, or at a different address if I have given you a written notice of a different address for me.

Any notice that must be given to you under this Note will be given by mailing it by first class mail to you at the address stated in Paragraph 2, or at a different address if I have been given a notice of that different address.

_____

_____ _____

11. OBLIGATIONS OF PERSONS UNDER THIS NOTE

Any person or entity who is a guarantor, co-maker, surety or endorser of this Note is fully and personally obligated to keep all of the promises I have made in this Note, including the promise to pay the full amount owed. Any person or entity who assumes these obligations, including the obligations of a guarantor, co-maker, surety or endorser of this Note, is also obligated to keep all of the promises I have made in this Note, and you may enforce your rights under this Note against each such person or entity, individually or against all of them together. Borrowers may not assign this note.

12. WAIVERS

Any person or entity who has obligations under this Note waives the rights of presentment and notice of dishonor. "Presentment" means the right to require you to demand payment of amounts due. "Notice of dishonor" means the right to require you to give to other persons or entities notice that amounts due have not been paid.

13. THIS NOTE IS SECURED

In addition to the protections given to you under this Note, this Note is secured by a Real Estate Mortgage, which includes a Security Agreement (the "Security Instrument"), dated the same date as this Note. The Security Instrument (a) protects you from possible losses which might result if I do not keep the promises which I have made in this Note, and (b) also describe how and under what further conditions I may be required to make immediate payment in full of all amounts that I owe under this Note.

Executed at Daytona Beach on the date set forth above.

Willie R Holland

WILLIE R. HOLLAND (Date) 2/19/25
231 Riverside Drive
Unit 102-1
Holly Hill, FL 32117
(Date)
Borrower

Michelle Bondi

MICHELLEBONDI (Date) 2/19/25
231 Riverside Drive
Unit 102-1
Holly Hill, FL 32117
Borrower

4/2/2025 2:38:24 PM Instrument #2025060985 #1 Book:8684 Page:4124 Laura E. Roth, Volusia County Clerk of Court

This Instrument Prepared By and Return to:
Gregory R. Eisinger, Esq.
Eisinger Law
4000 Hollywood Boulevard, Suite 265-S
Hollywood, Florida 33021
(954) 894-8000

CLAIM OF LIEN

KNOW ALL MEN BY THESE PRESENTS, THAT: The Marina Grande on the Halifax I Condominium Association, Inc., a Florida not-for-profit corporation, whose address is 12270 SW 3rd Street, Suite 200, Plantation, FL 33325, claims this lien against the following property:

Unit No. 102, Building 1 of Marina Grande on the Halifax I, a Condominium, according to The Declaration of Condominium recorded in O.R. Book 6136, Page 4670, and all exhibits and amendments thereof, Public Records of Volusia County, Florida.
A/K/A: 231 Riverside Drive, Unit 102-1, Holly Hill, FL 32117

Record title to such property is currently held by Willie R. Holland, a married man.

The amount due is $42,237.93:

• Delinquent Assessments for the period of time commencing on May 1, 2022 and on the 1st day of each successive month thereafter through and including March 18, 2025	$38,783.69
• Late Fees (if applicable), through March 18, 2025	$827.37
• Interest	$1,330.57
• Attorney's Fees	$1,040.00
• Costs	$256.30
• **Total Due** *(ledger available upon request)*	$42,237.93

In addition, this Claim of Lien secures all unpaid assessments, interest, late fees (if applicable), costs and reasonable attorney fees which are due and which may accrue subsequent to the date of this Claim of Lien.

DATED this 31st day of March, 2025

Signed, sealed and delivered
in the presence of:

Print Name: Elena Gutierrez
4000 Hollywood Boulevard Suite 265-S
Hollywood, Florida 33021

Print Name: Jennifer Festa-Paris
4000 Hollywood Boulevard Suite 265-S
Hollywood, Florida 33021

The Marina Grande on the Halifax I Condominium Association, Inc., a Florida not-for-profit corporation

By: _____
Gregory R. Eisinger, Esq., Agent
Eisinger Law
4000 Hollywood Blvd Suite 265-S
Hollywood, FL 33021

STATE OF FLORIDA }
:ss
COUNTY OF BROWARD }

THE FOREGOING instrument was sworn to and subscribed before me by means of ☑ physical presence or ☐ online notarization, this 31st day of March, 2025, by Gregory R. Eisinger, Esq., as Agent for The Marina Grande on the Halifax I Condominium Association, Inc., a Florida not-for-profit corporation, who is personally known to me or who produced _____ as identification.

My Commission Expires:

JOSHUA MICHAEL COLE
Notary Public - State of Florida
Commission # HH 230406
My Comm. Expires Feb 17, 2026
Bonded through National Notary Assn.

_____
NOTARY PUBLIC - STATE OF FLORIDA

Division of Corporations

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

Detail by Entity Name

Florida Not For Profit Corporation
THE MARINA GRANDE ON THE HALIFAX I CONDOMINIUM ASSOCIATION, INC.

Filing Information

Document Number	N07000008115
FEI/EIN Number	26-0768636
Date Filed	08/16/2007
State	FL
Status	ACTIVE

Principal Address

231 RIVERSIDE DRIVE
HOLLY HILL, FL 32117

Changed: 04/07/2026

Mailing Address

5455 A1A SOUTH
ST AUGUSTINE, FL 32080

Changed: 04/07/2026

Registered Agent Name & Address

MAY Management Services
5455 A1A South
St Augustine, FL 32080

Name Changed: 04/07/2026

Address Changed: 04/07/2026

Officer/Director Detail

Name & Address

Title President

moreno, jay
5455 A1A SOUTH
ST AUGUSTINE, FL 32080

Title Treasurer

LACERDA, SHELLEY
5455 A1A SOUTH
ST AUGUSTINE, FL 32080

Title Director

Rodriguez, Frank
5455 A1A SOUTH
ST AUGUSTINE, FL 32080

Title Secretary

Azar, Mohammed
5455 A1A SOUTH
ST AUGUSTINE, FL 32080

Title Director

CARROL, MARCELL
5455 A1A South
ST AUGUSTINE, FL 32080

Title VP

WALLIS, JODI
5455 A1A South
ST AUGUSTINE, FL 32080

Title Director

GIPSON, ALICE
5455 A1A South
ST AUGUSTINE, FL 32080

Annual Reports

Report Year	Filed Date
2025	04/28/2025
2025	10/15/2025
2026	04/07/2026

Document Images

04/07/2026 -- ANNUAL REPORT	View image in PDF format
10/15/2025 -- AMENDED ANNUAL REPORT	View image in PDF format
04/28/2025 -- ANNUAL REPORT	View image in PDF format
07/18/2024 -- AMENDED ANNUAL REPORT	View image in PDF format
04/04/2024 -- AMENDED ANNUAL REPORT	View image in PDF format
01/29/2024 -- ANNUAL REPORT	View image in PDF format
04/14/2023 -- ANNUAL REPORT	View image in PDF format
04/08/2022 -- ANNUAL REPORT	View image in PDF format

01/27/2021 -- ANNUAL REPORT	View image in PDF format
01/20/2020 -- ANNUAL REPORT	View image in PDF format
01/14/2019 -- ANNUAL REPORT	View image in PDF format
01/29/2018 -- ANNUAL REPORT	View image in PDF format
04/18/2017 -- ANNUAL REPORT	View image in PDF format
02/29/2016 -- ANNUAL REPORT	View image in PDF format
02/05/2015 -- ANNUAL REPORT	View image in PDF format
03/20/2014 -- ANNUAL REPORT	View image in PDF format
02/15/2013 -- ANNUAL REPORT	View image in PDF format
01/05/2012 -- ANNUAL REPORT	View image in PDF format
08/10/2011 -- ANNUAL REPORT	View image in PDF format
02/18/2011 -- ANNUAL REPORT	View image in PDF format
10/28/2010 -- ANNUAL REPORT	View image in PDF format
02/25/2010 -- ANNUAL REPORT	View image in PDF format
03/16/2009 -- ANNUAL REPORT	View image in PDF format
10/03/2008 -- ANNUAL REPORT	View image in PDF format
07/23/2008 -- ANNUAL REPORT	View image in PDF format
04/14/2008 -- ANNUAL REPORT	View image in PDF format
08/16/2007 -- 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:	6846804
Parcel ID:	533748010102
Township-Range-Section:	15 - 33 - 37
Subdivision-Block-Lot:	48 - 01 - 0102
Owner(s):	HOLLAND WILLIE R - FS - Fee Simple - 100%
Mailing Address On File:	231 RIVERSIDE DR #102-1 HOLLY HILL FL 32117
Physical Address:	102-1-231 RIVERSIDE DR, HOLLY HILL 32117
Building Count:	1
Neighborhood:	0482 - MARINA GRANDE ON THE HALIFAX
Subdivision Name:	MARINA GRANDE ON THE HALIFAX I CONDO
Property Use:	0400 - CONDOMINIUM
Tax District:	203-HOLLY HILL
2025 Final Millage Rate:	17.7803
Homestead Property:	No
Agriculture Classification:	No
Short Description:	37-15-33 UNIT 102 BLDG 1 MARINA GRANDE ON THE HALIFAX I COND O PER OR 6136 PG 4670 PER OR 6565 PG 1430 PER OR 6587 PG 131 4 PER OR 6968 PG 4938 PER OR 7802 PG 0786

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:	$273,000	$278,625	$345,495
Land Value:	$0	$0	$0
Just/Market Value:	$273,000	$278,625	$345,495

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	$273,000	$273,000	$0	$273,000	1.5000	$409.50
0012	DISCRETIONARY	$273,000	$273,000	$0	$273,000	0.7480	$204.20
0011	REQ LOCAL EFFORT	$273,000	$273,000	$0	$273,000	3.0310	$827.46
0050	GENERAL FUND	$273,000	$273,000	$0	$273,000	3.2007	$873.79
0053	LAW ENFORCEMENT FUND	$273,000	$273,000	$0	$273,000	1.5994	$436.64
0055	LIBRARY	$273,000	$273,000	$0	$273,000	0.3697	$100.93
0520	MOSQUITO CONTROL	$273,000	$273,000	$0	$273,000	0.1573	$42.94
0530	PONCE INLET PORT AUTHORITY	$273,000	$273,000	$0	$273,000	0.0660	$18.02
0058	VOLUSIA ECHO	$273,000	$273,000	$0	$273,000	0.2000	$54.60
0057	VOLUSIA FOREVER	$273,000	$273,000	$0	$273,000	0.2000	$54.60
0065	FLORIDA INLAND NAVIGATION DISTRICT	$273,000	$273,000	$0	$273,000	0.0270	$7.37
0100	HALIFAX HOSPITAL AUTHORITY	$273,000	$273,000	$0	$273,000	0.7019	$191.62
0060	ST JOHN'S WATER MANAGEMENT DISTRICT	$273,000	$273,000	$0	$273,000	0.1793	$48.95
0200	HOLLY HILL	$273,000	$273,000	$0	$273,000	5.8000	$1,583.40
						17.7803	$4,854.02

Non-Ad Valorem Assessments

Project	#Units	Rate	Amount

Estimated Ad Valorem Tax:	$4,854.02
Estimated Non-Ad Valorem Tax:	$0.00
Estimated Taxes:	**$4,854.02**
Estimated Tax Amount without SOH/10CAP ⓘ	$4,854.02

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	$278,625	$278,625	$278,625	$0	$278,625	$0
2024	$0	$345,495	$345,495	$345,495	$0	$345,495	$0
2023	$0	$371,500	$371,500	$356,400	$0	$356,400	$0
2022	$0	$324,000	$324,000	$324,000	$0	$324,000	$0
2021	$0	$312,200	$312,200	$312,200	$0	$312,200	$0
2020	$0	$286,500	$286,500	$286,500	$0	$286,500	$0
2019	$0	$278,500	$278,500	$278,500	$0	$278,500	$0
2018	$0	$297,800	$297,800	$253,915	$0	$253,915	$0
2017	$0	$173,124	$230,832	$230,832	$0	$230,832	$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:	2007	**Exterior Wall:**	-	**6 Fixture Baths:**	
Total SFLA:	2,085	**Foundation:**	-	**7 Fixture Baths:**	
HVAC:	-	**Roof Cover:**	-	**Add'l Fixtures:**	
Heat Method:	-	**Roof Type:**	-		
Heat Source:	-	**FPL:**	/ /		

Total Building Value: $273,000

Residential Condo/Villa Data

Type:	01 - "A"-01,02 STK
Level:	1
View:	XN
Complex #:	048201 - MARINA GRANDE ON THE HALIFAX (5337-48)

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
7802 / 0788	[illegible]	01/15/2020	WD-WARRANTY DEED	UNQUALIFIED	IMPROVED	$400,000
6968 / 4938	[illegible]	03/13/2014	WD-WARRANTY DEED	QUALIFIED	IMPROVED	$365,900
6587 / 1314	[illegible]	04/25/2011	WD-WARRANTY DEED	UNQUALIFIED	IMPROVED	$100
6565 / 1430	[illegible]	02/15/2011	WD-WARRANTY DEED	MULTI-PARCEL	IMPROVED	$60,000,100

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
37-15-33 UNIT 102 BLDG 1 MARINA GRANDE ON THE HALIFAX I CONDO PER OR 6136 PG 4670 PER OR 6565 PG 1430 PER OR 6587 PG 1314 PER OR 6968 PG 4938 PER OR 7802 PG 0788	203	15 - 33 - 37	48 - 01 - 0102	02-NOV-07

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

WILL ROBERTS
TAX COLLECTOR
Serving to make a difference

TAX DEED APPLICATION COVER LETTER

Account #: 533748010102
Tax Deed #: 32068
Situs Address: 231 RIVERSIDE DR 102-1

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) HOLLAND WILLIE R
SN 231 RIVERSIDE DR #102-1
(VOL) HOLLY HILL, FL 32117

Billing Address on Current Tax Roll

Additional Parties, Per Search

(2) IVAN M COWGER AND JANIE B COWGER
2496 PALMETTO CIRCLE
DAYTONA BEACH, FL 32119
Mortgage Holder

(3) IVAN M COWGER AND JANIE B COWGER
113 GOODLOE DRIVE
FREDERICKSBURG, VA 22401
Mortgage Holder

(4) MAY MANAGEMENT SERVICES, REGISTERED AGENT O/B/O THE
Lien Holder

WILL ROBERTS
TAX COLLECTOR
Serving to make a difference

MARINA GRANDE ON THE HALIFAX
I CONDOMINIUM ASSOCIATION, INC.
5455 A1A SOUTH
ST AUGUSTINE, FL 32080

(5) THE MARINA GRANDE ON THE HALIFAX I CONDOMINIUM ASSOCIATION, INC.
12270 SW 3RD STREET, SUITE 200
PLANTATION, FL 33325

Lien Holder

SN (VOL) (6) ☆ WILLIE R HOLLAND
231 RIVERSIDE DR UNIT 102-1
HOLLY HILL, FL 32117

Title Holder

Certified By:

Will Roberts, CFC
Tax Collector or Authorized Designee

Pearson, Samantha

From: Timothy Brownson <TBrownson@volusiatax.gov>
Sent: Wednesday, July 1, 2026 10:14 AM
To: taxdeeds
Cc: taxdeeds
Subject: CERT #11606-24 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 #11606-24 in a few moments, the Billing Address on Current Tax Roll is as follows:
HOLLAND WILLIE R
231 RIVERSIDE DR #102-1
HOLLY HILL, FL 32117

Also the owner of Record for the base tax year is as follows:
HOLLAND WILLIE R
231 RIVERSIDE DR #102-1 ADV
HOLLY HILL, FL 32117

SITUS ADDRESS
231 RIVERSIDE DR 102-1,
HOLLY HILL,
32117

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!

WILL ROBERTS
TAX COLLECTOR
Serving to make a difference

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: **11606-24**
PARCEL ID NUMBER: **533748010102**

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]		83.04
Clerk of Court Advertising Fee [per Sect. 197.512]		56.00
Sheriff's Fee [per Sect. 197.522(2)]		80.00
Sheriff's Return Postage Fee [per Sect. 197.522(2)]		2.00
Recorded Notice of Application Fee		10.00
Recording Affidavit of Publication [197.512(3) & 28.24]		10.00
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]		154.70
Electronic Auction Fee [per Sect. 197.542(4)(c)]		69.00
TOTAL DUE	**$**	**547.24**

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.: **11606-24**
AMOUNT ENCLOSED: **$547.24**

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.: **11606-24**
AMOUNT ENCLOSED: **$547.24**

MAKE CHECK PAYABLE T
Clerk of the Circuit Court

CLERK OF THE CIR CUIT COURT VOLUSIA CO., FL
2026 JUL 24 PM 2:12

FILED

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

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

CL-0142-1910

Applicant's Deposit

CERTIFICATE NUMBER: 11606-24

Recording & Receipting Payment Breakdown

Clerk of Court Statutory Fee	(TAXDE)	$ 60.00
Postage	(PO)	83.04
Advertising Fee	(ADVER)	56.00
Sheriff's Fee	(SOFEE)	80.00
Sheriff's Return Postage Fee	(PO)	2.00
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)	8.50
Recording Fee for Tax Deed	(TDESC)	-
Documentary Stamp Tax	(TDAUC)	154.70
Electronic Auction Fee		69.00
TOTAL DEPOSIT		$ 547.24

Laura E. Roth
Clerk of Court Volusia County, Florida
Official Records: 7/24/2026 3:58 PM
Receipt: 303142983 Drawer: 155157

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

Instrument #: 2026135082 Type: NO
Book #: 8883 Page #: 4144 Time: 3:58 PM

Recording Fee:	$10.00
1 Tax Deed Processing Fee - $60.00	$60.00
8304 Postage - $0.01	$83.04
5600 Advertising Fee - $0.01	$56.00
8000 Sheriffs Fee/Tax Deed - $0.01	$80.00
200 Postage - $0.01	$2.00
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
1 Recording - $8.50	$8.50
15470 Tax Deed Deposit Escrow Doc Stamps only - $0.01	$154.70
6900 Tax Deed Auction Fee - $0.01	$69.00

CERT# 11606-24 / FIG 20 LLC FIG 20 LLC FB O SEC PTY

Subtotal:	$547.24
Sales Tax:	$0.00
Due:	$547.24
CHK# 29076	$547.24

7/24/2026 3:58:02 PM
Instrument# 2026135082 1 page
Book: 8883 Page: 4144
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. **11606-24** Year of Issuance **JUNE 1, 2024**

Description of Property **533748010102**
UNIT 102 BLDG 1 MARINA GRANDE ON THE HALIFAX I CONDO PER OR 6136 PG 4670 PER OR 6565 PG 1430 PER OR 6587 PG 1314 PER OR 6968 PG 4938 PER OR 7802 PG 0788

Name in which assessed **HOLLAND WILLIE R**

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 **6TH** 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: B Poitras
B POITRAS
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 3, 2026

CL-0403-1810

To:
Property Appraiser - County of Volusia

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

Date: 8/3/26

Pages: 54

Completed by: Christy Shacklette

Date: 8/3/26

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 6, 2026**

8-3-26 NO Changes

Certificate Number	Parcel ID Number	Name in which assessed in base year	Name & Address on Current Tax Roll
110-24	483401040050	ACOSTA MARIA DOLORES CERVANTES	ACOSTA MARIA DOLORES CERVANTES 213 FREDERICK ST PIERSON FL 32180
726-24	603301000040	ROJAS JORGE GONZALEZ ELIZABETH M	ROJAS JORGE & GONZALEZ ELIZABETH M 1126 BROWNSHIRE CT LONGWOOD FL 32779
1456-24	701702010050	PUGH RALPH J PUGH RALH S JR	PUGH RALPH J & PUGH RALH S JR 123 S MARYDELL AVE DELAND FL 32720
1489-24	701714060070	SAUL SYLVIA CASHION EST	SAUL SYLVIA CASHION 421 KINGSBURY BLVD DELAND FL 32720
2259-24	803411130310	CLEATON JOSHUA	CLEATON JOSHUA 138 ELDORADO DR DEBARY FL 32713
2281-24	803421150080	PRESCOTT GLORIA	PRESCOTT GLORIA 2578 ENTERPRISE RD UNIT 213 ORANGE CITY FL 32763
2423-24	412505001540	ACL REALTY LLC	ACL REALTY LLC 2090 W SPRUCE CREEK CT PORT ORANGE FL 32128

3758-24	813019050050	HINDS HAZEL HARRELSON TR HAZEL C HARRELSON REV TRUST	HINDS HAZEL HARRELSON TR OF HAZEL C HARRELSON REV TRUST ✓ 505 TRADEWINDS DR DELTONA FL 32738
4015-24	813044230030	PROVIDENT TRUST GROUP LLC FBO HAROLD JOHNSON SOLO K	PROVIDENT TRUST GROUP LLC FBO ✓ HAROLD JOHNSON SOLO K 8880 W SUNSET RD STE 250 LAS VEGAS NV 89148
4164-24	813069010020	SMITH DONALD E	SMITH DONALD E ✓ 2108 W ATMORE CIR DELTONA FL 32725
4939-24	424208010030	FISCHER DAVID	FISCHER DAVID ✓ 603 ARROYO PKWY ORMOND BEACH FL 32714
5026-24	424222220100	JIMMY VAN LLC	JIMMY VAN LLC ✓ 7563 CHARLIN PKWY ORLANDO FL 32822
5263-24	521119000670	ANTHONY LEVERCIA	ANTHONY LEVERCIA ✓ 1649 CEDAR HIGHLANDS BLVD DAYTONA BEACH FL 32117 4558
5362-24	523705000820	GM GLOBAL HOLDINGS LLC	GM GLOBAL HOLDINGS LLC ✓ 776 S TAMPA AVE C ORLANDO FL 32805
5415-24	523812001050	JONES CHRISTINA	JONES CHRISTINA ✓ 129 S CARLOLINE ST DAYTONA BEACH FL 32114
5492-24	523822000390	CENTRAL FLORIDA COMMUNITY DEVELOPMENT CORPORATION	CENTRAL FLORIDA COMMUNITY ✓ DEVELOPMENT CORPORATION 211 N RIDGEWOOD AVE STE 114 DAYTONA BEACH FL 32114
5642-24	523907310060	CENTRAL FLORIDA COMMUNITY DEVELOPMENT CORPORATION	CENTRAL FLORIDA COMMUNITY ✓ DEVELOPMENT CORPORATION 211 N RIDGEWOOD AVE STE 114 DAYTONA BEACH FL 32114

6388-24	533801110087	BECKER TAYLOR ANNE MENDOZA LIZA MARIE	BECKER TAYLOR ANNE & MENDOZA LIZA MARIE 12288 DEERSONG DR JACKSONVILLE FL 32218
6573-23	530917000150	SORINO-ADKINSON GARY D TR GARY D SORINO-ADKINSON FAMILY TRUST	SORINO-ADKINSON GARY D TR GARY D SORINO-ADKINSON FAMILY TRUST PO BOX 265176 DAYTONA BEACH FL 32126
7255-23	533961000080	D&J GLOBAL HOLDING LLC	D&J GLOBAL HOLDING LLC 7901 4TH ST N STE 300 ST PETERSBURG FL 33702 4399
7314-24	631202000020	HURD DOUGLAS D	HURD DOUGLAS D 107 TORONITA AVE PORT ORANGE FL 32127 6625
10804-24	412302000190	BRITT MARY T TR WIZI MARTINA M TR	BRITT MARY T TR & WIZI MARTINA M TR 150 HAMLET TR ORMOND BEACH FL 32174
11348-24	631618290050	ATTIA SALLY S	ATTIA SALLY S 139-09 84TH DR APT 110 BRIARWOOD NY 11435
11425-24	741808170140	CENTRAL FLORIDA COMMUNITY DEVELOPMENT CORP INC	CENTRAL FLORIDA COMMUNITY DEVELOPMENT CORP INC PO BOX 15065 DAYTONA BEACH FL 32115 5065
11606-24	533748010102	HOLLAND WILLIE R	HOLLAND WILLIE R 231 RIVERSIDE DR #102-1 HOLLY HILL FL 32117
11667-24	424220110410	FRALEY DAVID K	FRALEY DAVID K 6995 DICKEY RD MIDDLETOWN OH 40542
11885-24	323430000010	EQUITY TRUST CO FBO CHRISTOPHER B SILVESTRI IRA	EQUITY TRUST CO FBO CHRISTOPHER B SILVESTRI IRA 322 RIDGEWOOD AVE HOLLY HILL FL 32117

11962-24	520806007750	TERRA JAMES D TR JAMES D TERRA TRUST	TERRA JAMES D TR JAMES D TERRA TRUST 1011 SEA SHELL CT DAYTONA BEACH FL 32124
12074-24	950400000015	SOLADAD INC	SOLADAD INC 403 E HALIFAX AVE OAK HILL FL 32759

To:
Property Appraiser - County of Volusia

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

Date: 8/3/2026

Pages: 3

Completed by: Christy Shacklette

Date: 8/3/26

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 6, 2026** 8-3-26 NO Changes SL

CERTIFICATE NUMBER	PARCEL ID NUMBER	INFORMATION REFLECTED ON MOST RECENT CERTIFIED TAX ROLL	
		HOMESTEAD? YES OR NO	ASSESSED VALUE
110-24	483401040050	NO ✓	$97,985
726-24	603301000040	NO ✓	$183,464
1456-24	701702010050	YES ✓	$74,996
1489-24	701714060070	NO ✓	$225,405
2259-24	803411130310	NO ✓	$186,344
2281-24	803421150080	YES ✓	$89,195
2423-24	412505001540	NO ✓	$241,282

3758-24	813019050050	YES ✓	$138,871
4015-24	813044230030	NO ✓	$228,822
4164-24	813069010020	YES ✓	$91,472
4939-24	424208010030	NO ✓	$202,590
5026-24	424222220100	NO ✓	$130,839
5263-24	521119000670	NO ✓	$105,749
5362-24	523705000820	NO ✓	$100,648
5415-24	523812001050	NO ✓	$97,206
5492-24	523822000390	NO ✓	$68,855
5642-24	523907310060	NO ✓	$88,590
6388-24	533801110087	NO ✓	$716,210

6573-23	530917000150	NO ✓	$365,370
7255-23	533961000080	NO ✓	$374,315
7314-24	631202000020	YES ✓	$82,911
10804-24	412302000190	NO ✓	$348,365
11348-24	631618290050	NO ✓	$129,554
11425-24	741808170140	NO ✓	$156,486
11606-24	533748010102	NO ✓	$278,625
11667-24	424220110410	NO ✓	$173,896
11885-24	323430000010	NO ✓	$407,865
11962-24	520806007750	YES ✓	$506,916
12074-24	950400000015	NO ✓	$165,555

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

WARNING

THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON **OCTOBER 6, 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.: 11606-24

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.

HOLLAND WILLIE R
231 RIVERSIDE DR #102-1
HOLLY HILL FL 32117

DATED THIS 14TH DAY OF AUGUST, 2026.

11606-24 OCTOBER 6, 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.: **11606-24** Name in which assessed: **HOLLAND WILLIE R**
Description of Property: **Parcel # 533748010102 UNIT 102 BLDG 1 MARINA GRANDE ON THE HALIFAX I CONDO PER OR 6136 PG 4670 PER OR 6565 PG 1430 PER OR 6587 PG 1314 PER OR 6968 PG 4938 PER OR 7802 PG 0788.**

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 6, 2026 at 9:00 o'clock A.M.**

Dated this 14TH day of AUGUST, 2026.

LAURA E. ROTH
CLERK OF THE CIRCUIT COURT
Volusia County

REDEMPTION AMOUNT: **$23,002.72**
OPENING BID AMOUNT: $22,979.47

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.: **11606-24**
Date of Sale: **OCTOBER 6, 2026**

REDEMPTION AMOUNT: **$23,002.72***

PAYABLE BEFORE: **9:00 AM on OCTOBER 6, 2026**

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

HOLLAND WILLIE R
231 RIVERSIDE DR #102-1
HOLLY HILL FL 32117

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 1405 1534 17

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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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DELAND FL 32724 AUG 14 2026 USPS-32724

Postmark Here

HOLLAND WILLIE R
231 RIVERSIDE DR #102-1
HOLLY HILL FL 32117

11606-24 OCTOBER 6, 2026

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

TAX DEED DEPT

9589 0710 5270 1605 1536 17

ORLANDO FL 328
AUG 2026 PM 2 L

FIRST-CLASS

US POSTAGE PITNEY BOWES
ZIP 32724
02 7W
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0008028897 AUG 14 2026

2026 SEP -4 AM 9:00
CLERK OF THE CIRCUIT
CLERK OF VOLUSIA CTY. FL
CC 40

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Court
m/c
8/17

HOLLAND WILLIE R
231 RIVERSIDE DR #102-1
HOLLY HILL FL 32117

11606-24 OCTOBER 6, 2026

UTF: [redacted] UNC

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32721760043

NIXIE 326 DE 1 0009/09/26

RETURN TO SENDER
UNCLAIMED
UNABLE TO FORWARD

BC: 32721604343 *0274-07266-15-38

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

WARNING

THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON **OCTOBER 6, 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.: 11606-24

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.

IVAN M COWGER AND JANIE B COWGER
2496 PALMETTO CIRCLE
DAYTONA BEACH FL 32119

DATED THIS 14TH DAY OF AUGUST, 2026.

11606-24 OCTOBER 6, 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.: **11606-24** Name in which assessed: **HOLLAND WILLIE R**
Description of Property: **Parcel # 533748010102 UNIT 102 BLDG 1 MARINA GRANDE ON THE HALIFAX I CONDO PER OR 6136 PG 4670 PER OR 6565 PG 1430 PER OR 6587 PG 1314 PER OR 6968 PG 4938 PER OR 7802 PG 0788.**

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 6, 2026 at 9:00 o'clock A.M.**

Dated this 14TH day of AUGUST, 2026.

LAURA E. ROTH
CLERK OF THE CIRCUIT COURT
Volusia County

REDEMPTION AMOUNT: **$23,002.72**
OPENING BID AMOUNT: $22,979.47

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.: **11606-24**
Date of Sale: **OCTOBER 6, 2026**

REDEMPTION AMOUNT: **$23,002.72***

PAYABLE BEFORE: **9:00 AM on OCTOBER 6, 2026**

IVAN M COWGER AND JANIE B COWGER
2496 PALMETTO CIRCLE
DAYTONA BEACH FL 32119

***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-0917-2101

9589 0710 5270 1405 1536 24

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

Postage
$

DELAND POST STORE DELAND FL
AUG 14 2026
USPS-32704

Postmark Here

IVAN M COWGER AND JANIE B COWGER
2496 PALMETTO CIRCLE
DAYTONA BEACH FL 32119

11606-24 OCTOBER 6, 2026

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

TAX DEED DEPT

9589 0710 5270 1605 1536 24

ORLANDO FL 328
15 AUG 2026PM 3 L

FIRST-CLASS

US POSTAGE PITNEY BOWES
ZIP 32724
02 7W
$ 010.98⁰
0008028897 AUG 14 2026

2026 SEP 25 AM 8:38
CLERK OF THE CIRCUIT
VOLUSIA CTY., FL
CC 44

IVAN M COWGER AND JANIE B COWGER
2496 PALMETTO CIRCLE
DAYTONA BEACH FL 32119

11606-24 OCTOBER 6, 2026

[redacted]

32119-362498

NIXIE 32608 09/05/2026
RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
ATTEMPTED NOT KNOWN
SORT IN MANUAL ONLY NO AUTOMATION
BC: 56998999955

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

WARNING

THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON **OCTOBER 6, 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.: 11606-24

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.

IVAN M COWGER AND JANIE B COWGER
113 GOODLOE DRIVE
FREDERICKSBURG VA 22401

DATED THIS 14TH DAY OF AUGUST, 2026.

11606-24 OCTOBER 6, 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.: **11606-24** Name in which assessed: **HOLLAND WILLIE R**
Description of Property: **Parcel # 533748010102 UNIT 102 BLDG 1 MARINA GRANDE ON THE HALIFAX I CONDO PER OR 6136 PG 4670 PER OR 6565 PG 1430 PER OR 6587 PG 1314 PER OR 6968 PG 4938 PER OR 7802 PG 0788.**

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 6, 2026 at 9:00 o'clock A.M.**

Dated this 14TH day of AUGUST, 2026.

LAURA E. ROTH
CLERK OF THE CIRCUIT COURT
Volusia County

REDEMPTION AMOUNT: **$23,002.72**
OPENING BID AMOUNT: $22,979.47

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.: **11606-24**
Date of Sale: **OCTOBER 6, 2026**

REDEMPTION AMOUNT: **$23,002.72***

PAYABLE BEFORE: **9:00 AM on OCTOBER 6, 2026**

IVAN M COWGER AND JANIE B COWGER
113 GOODLOE DRIVE
FREDERICKSBURG VA 22401

***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-0917-2101

9589 0710 5270 1605 1536 31

U.S. Postal Service™
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For delivery information, visit our website at *www.usps.com*®.

OFFICIAL USE

Certified Mail Fee

$

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 $ _____

Postage

DELAND, FL
AUG 14 2026
USPS 32724

Postmark Here

IVAN M COWGER AND JANIE B COWGER
113 GOODLOE DRIVE
FREDERICKSBURG VA 22401

11606-24 OCTOBER 6, 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:

IVAN M COWGER AND JANIE B COWGER
113 GOODLOE DRIVE
FREDERICKSBURG VA 22401

11606-24 OCTOBER 6, 2026

9590 9402 8582 3244 8106 50

2. Article Number *(Transfer from service label)*

9589 0710 5270 1605 1536 31

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent
☒ Addressee

B. Received by *(Printed Name)*

C. Date of Delivery
8/18/26

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

CLERK'S OFFICE
U.S. CIRCUIT COURT
RICHMOND, VA
2026 AUG 24 A 11:8

FILED

3. Service Type

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

lail Restricted Delivery
0)

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

WARNING

THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON **OCTOBER 6, 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.: 11606-24

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 14TH DAY OF AUGUST, 2026.

MAY MANAGEMENT SERVICES REGISTERED AGENT O/B/O THE MARINA GRANDE ON THE HALIFAX I CONDOMINIUM ASSOCIATION INC
5455 A1A SOUTH
ST AUGUSTINE FL 32080

LAURA E ROTH
CLERK OF THE CIRCUIT COURT

11606-24 OCTOBER 6, 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:

Certificate No.: **11606-24** Name in which assessed: **HOLLAND WILLIE R**
Description of Property: **Parcel # 533748010102 UNIT 102 BLDG 1 MARINA GRANDE ON THE HALIFAX I CONDO PER OR 6136 PG 4670 PER OR 6565 PG 1430 PER OR 6587 PG 1314 PER OR 6968 PG 4938 PER OR 7802 PG 0788.**

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 6, 2026 at 9:00 o'clock A.M.**

Dated this 14TH day of AUGUST, 2026.

LAURA E. ROTH
CLERK OF THE CIRCUIT COURT
Volusia County

REDEMPTION AMOUNT: **$23,002.72**
OPENING BID AMOUNT: $22,979.47

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.: **11606-24**
Date of Sale: **OCTOBER 6, 2026**

REDEMPTION AMOUNT: **$23,002.72***

PAYABLE BEFORE: **9:00 AM on OCTOBER 6, 2026**

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

MAY MANAGEMENT SERVICES REGISTERED AGENT O/B/O THE MARINA GRANDE ON THE HALIFAX I CONDOMINIUM ASSOCIATION INC
5455 A1A SOUTH
ST AUGUSTINE FL 32080

MAKE CHECK PAYABLE TO:

Will Roberts - Tax Collector

MAIL TO:

Will Roberts - Tax Collector
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DeLand, FL 32720

[Telephone: 386-736-5938]

CL-0917-2101

9589 0710 5270 1605 1536 48

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

Postage
$

DELAND, FL
AUG 14 2026
Postmark Here
USPS-32724

MAY MANAGEMENT SERVICES REGISTERED AGENT O/B/O THE MARINA GRANDE ON THE HALIFAX I CONDOMINIUM ASSOCIATION INC
5455 A1A SOUTH
ST AUGUSTINE FL 32080

11606-24 OCTOBER 6, 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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TAX DEED CERTIFICATE NO.: 11606-24

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DATED THIS 14TH DAY OF AUGUST, 2026.

THE MARINA GRANDE ON THE HALIFAX I
CONDOMINIUM ASSOCIATION INC
12270 SW 3RD STREET SUITE 200
PLANTATION FL 33325

11606-24 OCTOBER 6, 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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Dated this 14TH day of AUGUST, 2026.

LAURA E. ROTH
CLERK OF THE CIRCUIT COURT
Volusia County

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OPENING BID AMOUNT: $22,979.47

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Certificate No.: **11606-24**
Date of Sale: **OCTOBER 6, 2026**

REDEMPTION AMOUNT: **$23,002.72***

PAYABLE BEFORE: **9:00 AM on OCTOBER 6, 2026**

THE MARINA GRANDE ON THE HALIFAX I CONDOMINIUM ASSOCIATION INC
12270 SW 3RD STREET SUITE 200
PLANTATION FL 33325

***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-0917-2101

9589 0710 5270 0084 1475 18

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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 $ _____

Postage

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To

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THE MARINA GRANDE ON THE HALIFAX I
CONDOMINIUM ASSOCIATION INC
12270 SW 3RD STREET SUITE 200
PLANTATION FL 33325

11606-24 OCTOBER 6, 2026

DELAND, FL
AUG 14 2026
Postmark Here
PS-32724

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:

THE MARINA GRANDE ON THE HALIFAX I
CONDOMINIUM ASSOCIATION INC
12270 SW 3RD STREET SUITE 200
PLANTATION FL 33325

11606-247 OCTOBER 6, 2026

9590 9402 9238 4295 3436 22

2. Article Number (Transfer from service label)

9589 0710 5270 0089 1475 18

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? ☐ Yes
If YES, enter delivery address below: ☐ No

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

THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON **OCTOBER 6, 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.: 11606-24

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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.

WILLIE R HOLLAND
231 RIVERSIDE DR UNIT 102-1
HOLLY HILL FL 32117

DATED THIS 14TH DAY OF AUGUST, 2026.

11606-24 OCTOBER 6, 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.: **11606-24** Name in which assessed: **HOLLAND WILLIE R**
Description of Property: **Parcel # 533748010102 UNIT 102 BLDG 1 MARINA GRANDE ON THE HALIFAX I CONDO PER OR 6136 PG 4670 PER OR 6565 PG 1430 PER OR 6587 PG 1314 PER OR 6968 PG 4938 PER OR 7802 PG 0788.**

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 6, 2026 at 9:00 o'clock A.M.**

Dated this 14TH day of AUGUST, 2026.

LAURA E. ROTH
CLERK OF THE CIRCUIT COURT
Volusia County

REDEMPTION AMOUNT: **$23,002.72**
OPENING BID AMOUNT: $22,979.47

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.: **11606-24**
Date of Sale: **OCTOBER 6, 2026**

REDEMPTION AMOUNT: **$23,002.72***

PAYABLE BEFORE: **9:00 AM on OCTOBER 6, 2026**

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

WILLIE R HOLLAND
231 RIVERSIDE DR UNIT 102-1
HOLLY HILL FL 32117

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 0089 1475 25

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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 $ _____

Postage

DELAND, FL
AUG 14 2026
USPS-32724

Postmark Here

WILLIE R HOLLAND
231 RIVERSIDE DR UNIT 102-1
HOLLY HILL FL 32117

11606-24 OCTOBER 6, 2026

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

TAX DEED DEPT

9589 0710 5270 0089 1475 25

ORLANDO FL 328
14 AUG 2026PM 2 L

FIRST-CLASS

US POSTAGE PITNEY BOWES
ZIP 32724 $ 010.98⁰
02 4W
0008028897 AUG. 14. 2026

CLERK OF THE CIRCUIT
COURT VOLUSIA CTY, FL
CC 40

SEP -4 AM 9:00

FILED

8/17

WILLIE R HOLLAND
231 RIVERSIDE DR UNIT 102-1
HOLLY HILL FL 32117

11606-24 OCTOBER 6, 2026

UNC
32117-485971
32721>6043

NIXIE 326 DE 1 0009/09/26

RETURN TO SENDER
UNCLAIMED
UNABLE TO FORWARD

BC: 32721604343 *0532-03398-09-46

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 5, 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 06, 2026**
Service of Process must be completed by: **Tuesday, September 15, 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:	60
COST OF SERVICE:	$40.00
TOTAL AMOUNT OF CHECK(S):	**$2,400.00**

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
110-24	**3**
ACOSTA MARIA DOLORES CERVANTES	1
JORGE BASTIDAS	2
1456-24	**2**
PUGH RALPH J PUGH RALH S JR	1
RALPH J PUGH AND RALPH S PUGH JR	1
1489-24	**1**
SAUL SYLVIA CASHION EST	1
2259-24	**2**
CLEATON JOSHUA	1
JOSHUA CLEATON	1
2281-24	**3**
PRESCOTT GLORIA	2
GLORIA PRESCOTT	1
2423-24	**4**
ACL REALTY LLC	1
ACL REALTY LLC	2
CARLOS LIRA REGISTERED AGENT O/B/O ACL REAI	1
3758-24	**2**
HINDS HAZEL HARRELSON TR HAZEL C HARRELSO	1
HAZEL HARRELSON HINDS AS TRUSTEE OF THE HA	1
4015-24	**1**
PROVIDENT TRUST GROUP LLC FBO HAROLD JOHN	1
4164-24	**2**
SMITH DONALD E	1
DONALD E SMITH	1

4939-24	**3**
FISCHER DAVID	2
DAVID FISCHER	1
5026-24	**1**
JIMMY VAN LLC	1
5263-24	**1**
ANTHONY LEVERCIA	1
5362-24	**1**
GM GLOBAL HOLDINGS LLC	1
5415-24	**3**
JONES CHRISTINA	2
CHRISTINA JONES	1
5492-24	**5**
CENTRAL FLORIDA COMMUNITY DEVELOPMENT C	2
CENTRAL FLORIDA COMMUNITY DEVELOPMENT C	2
GERALD O CHESTER REGISTERED AGENT O/B/O CE	1
5642-24	**5**
CENTRAL FLORIDA COMMUNITY DEVELOPMENT C	2
CENTRAL FLORIDA COMMUNITY DEVELOPMENT C	2
GERALD O CHESTER REGISTERED AGENT O/B/O CE	1
6388-24	**1**
BECKER TAYLOR ANNE MENDOZA LIZA MARIE	1
6573-23	**2**
SORINO-ADKINSON GARY D TR GARY D SORINO-AI	1
GARY D SORINO ADKINSON FAMILY TRUST	1
7255-23	**1**
D&J GLOBAL HOLDING LLC	1
7314-24	**2**
HURD DOUGLAS D	1
DOUGLAS D HURD	1
11348-24	**1**
ATTIA SALLY S	1
11425-24	**3**
CENTRAL FLORIDA COMMUNITY DEVELOPMENT C	1

GERALD O CHESTER REGISTERED AGENT O/B/O CE	1
CENTRAL FLORIDA COMMUNITY DEVELOPMENT C	1
11606-24	**2**
HOLLAND WILLIE R	1
WILLIE R HOLLAND	1
11667-24	**2**
FRALEY DAVID K	1
DAVID K FRALEY	1
11885-24	**3**
EQUITY TRUST CO FBO CHRISTOPHER B SILVESTRI	2
EQUITY TRUST COMPANY AS CUSTODIAN FBO CHR	1
11962-24	**2**
TERRA JAMES D TR JAMES D TERRA TRUST	1
JAMES D TERRA AS TRUSTEE OF THE JAMES D TER	1
12074-24	**2**
LINDA A DEWEES REGISTERED AGENT O/B/O SOLA	1
SOLADAD INC	1
Grand Total	**60**

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

WARNING
SHERIFF'S NOTICE

TAX DEED CERTIFICATE NO.: 11606-24

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

HOLLAND WILLIE R
231 RIVERSIDE DR #102-1
HOLLY HILL FL 32117

11606-24 OCTOBER 6, 2026

THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON **OCTOBER 6, 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.**

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DATED THIS 14TH DAY OF AUGUST, 2026.

LAURA E ROTH
CLERK OF THE CIRCUIT COURT

DR-451
R. 9/76

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Dated this 14TH day of AUGUST, 2026.

Laura E. Roth

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

REDEMPTION AMOUNT: **$23,002.72**
OPENING BID AMOUNT: $22,979.47

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Certificate No.: **11606-24**
Date of Sale: **OCTOBER 6, 2026**

REDEMPTION AMOUNT: **$23,002.72***

PAYABLE BEFORE: **9:00 AM on OCTOBER 6, 2026**

HOLLAND WILLIE R
231 RIVERSIDE DR #102-1
HOLLY HILL FL 32117

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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

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WILLIE R HOLLAND
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HOLLY HILL FL 32117

11606-24 OCTOBER 6, 2026

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DATED THIS 14TH 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.: **11606-24** Name in which assessed: **HOLLAND WILLIE R**
Description of Property: **Parcel # 533748010102 UNIT 102 BLDG 1 MARINA GRANDE ON THE HALIFAX I CONDO PER OR 6136 PG 4670 PER OR 6565 PG 1430 PER OR 6587 PG 1314 PER OR 6968 PG 4938 PER OR 7802 PG 0788.**

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 6, 2026** at **9:00 o'clock A.M.**

Dated this 14TH day of AUGUST, 2026.

Laura E. Roth

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

REDEMPTION AMOUNT: **$23,002.72**
OPENING BID AMOUNT: $22,979.47

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.: **11606-24**
Date of Sale: **OCTOBER 6, 2026**

REDEMPTION AMOUNT: **$23,002.72***

PAYABLE BEFORE: **9:00 AM on OCTOBER 6, 2026**

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

WILLIE R HOLLAND
231 RIVERSIDE DR UNIT 102-1
HOLLY HILL FL 32117

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

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 #:
26017986

COURT: VOLUSIA COURT CIRCUIT
PLAINTIFF: IN RE
DEFENDANT: WILLIE R HOLLAND

 # ORG DOCUMENTS: 1

TYPE OF SERVICE	HEARING DATE	HEARING TIME	COURT CASE #
Warn/Not of Application of Tax Deeds	10/6/2026	9:00 AM	11606-24

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 14th day of August, 2026 at 1:47 PM, and that I served the same on the 17th day of August, 2026, at the hour of 2:16 PM within the County of Volusia, State of FLORIDA, as follows:

PARTY TO BE SERVED:	WILLIE R HOLLAND	**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:	231 RIVERSIDE DR UNIT 102-1 HOLLY HILL, FL 32117		
SERVICE STATUS:	Served	**SERVICE BY:**	Deputy Currie, Forrest 7933

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

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

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

CLERK OF THE CIRCUIT & CITY COURT VOLUSIA CO FL
2026 AUG 21 AM 11:41

DATE: 8/18/2026
ENTRD BY: CEJONES

FILED **BY:** D. Currie 7933

CURRIE, FORREST 7933, DEPUTY

24017984

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

TAX DEED CERTIFICATE NO.: 11606-24

WARNING
SHERIFF'S NOTICE

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

THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON **OCTOBER 6, 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.

WILLIE R HOLLAND
231 RIVERSIDE DR UNIT 102-1
HOLLY HILL FL 32117

11606-24 OCTOBER 6, 2026

DATED THIS 14TH DAY OF AUGUST, 2026.

LAURA E ROTH
CLERK OF THE CIRCUIT COURT

DR-451
R. 9/76

NOTICE OF APPLICATION FOR TAX DEED

AUG 14'26 13:47

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.: **11606-24** Name in which assessed: **HOLLAND WILLIE R**
Description of Property: **Parcel # 533748010102 UNIT 102 BLDG 1 MARINA GRANDE ON THE HALIFAX I CONDO PER OR 6136 PG 4670 PER OR 6565 PG 1430 PER OR 6587 PG 1314 PER OR 6968 PG 4938 PER OR 7802 PG 0788.**

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 6, 2026** at **9:00 o'clock A.M.**

Dated this 14TH day of AUGUST, 2026.

Laura E. Roth

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

REDEMPTION AMOUNT: **$23,002.72**
OPENING BID AMOUNT: $22,979.47

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.: **11606-24**
Date of Sale: **OCTOBER 6, 2026**

REDEMPTION AMOUNT: **$23,002.72***

PAYABLE BEFORE: **9:00 AM on OCTOBER 6, 2026**

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

WILLIE R HOLLAND
231 RIVERSIDE DR UNIT 102-1
HOLLY HILL FL 32117

CLERK OF THE CIRCUIT & CITY COURT VOLUSIA CTY. FL
CC 40
2026 AUG 21 AM 11:41

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

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 #:
26017984

COURT: VOLUSIA COURT CIRCUIT
PLAINTIFF: IN RE
DEFENDANT: HOLLAND WILLIE R

 # ORG DOCUMENTS: 1

TYPE OF SERVICE	HEARING DATE	HEARING TIME	COURT CASE #
Warn/Not of Application of Tax Deeds	10/6/2026	9:00 AM	11606-24

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 14th day of August, 2026 at 1:47 PM, and that I served the same on the 17th day of August, 2026, at the hour of 2:16 PM within the County of Volusia, State of FLORIDA, as follows:

PARTY TO BE SERVED:	HOLLAND WILLIE R	**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:	231 RIVERSIDE DR #102-1 HOLLY HILL, FL 32117		
SERVICE STATUS:	Served	**SERVICE BY:**	Deputy Currie, Forrest 7933

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

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

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

CLERK OF THE CIRCUIT COURT VOLUSIA COUNTY, FL
2026 AUG 21 AM 11:40
CC 40

DATE: 8/18/2026
ENTRD BY: CEJONES

FILED

BY: D. Currie K. Currie 7933

CURRIE, FORREST 7933, DEPUTY

24017484

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

WARNING
SHERIFF'S NOTICE

TAX DEED CERTIFICATE NO.: 11606-24

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

HOLLAND WILLIE R
231 RIVERSIDE DR #102-1
HOLLY HILL FL 32117

11606-24 OCTOBER 6, 2026

THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON **OCTOBER 6, 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 14TH 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

AUG 14 '26 13:47

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.: **11606-24** Name in which assessed: **HOLLAND WILLIE R**
Description of Property: **Parcel # 533748010102 UNIT 102 BLDG 1 MARINA GRANDE ON THE HALIFAX I CONDO PER OR 6136 PG 4670 PER OR 6565 PG 1430 PER OR 6587 PG 1314 PER OR 6968 PG 4938 PER OR 7802 PG 0788.**

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 6, 2026** at **9:00 o'clock A.M.**

Dated this 14TH 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: **$23,002.72**
OPENING BID AMOUNT: $22,979.47

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.: **11606-24**
Date of Sale: **OCTOBER 6, 2026**

REDEMPTION AMOUNT: **$23,002.72***

PAYABLE BEFORE: **9:00 AM on OCTOBER 6, 2026**

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

HOLLAND WILLIE R
231 RIVERSIDE DR #102-1
HOLLY HILL FL 32117

CLERK OF THE CIRCUIT & CTY. COURT VOLUSIA CTY., FL
CC 40
2026 AUG 21 AM 11:41

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

STATE OF FLORIDA
COUNTY OF VOLUSIA

CERTIFICATE NO. 11606-24

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 14TH of AUGUST AD, 2026, I mailed a copy of the attached Notice of Application for Tax Deed, addressed to:

HOLLAND WILLIE R	at	231 RIVERSIDE DR #102-1, HOLLY HILL FL 32117,
IVAN M COWGER AND JANIE B COWGER	at	2496 PALMETTO CIRCLE, DAYTONA BEACH FL 32119,
IVAN M COWGER AND JANIE B COWGER	at	113 GOODLOE DRIVE, FREDERICKSBURG VA 22401,
MAY MANAGEMENT SERVICES REGISTERED AGENT O/B/O THE MARINA GRANDE ON THE HALIFAX I CONDOMINIUM ASSOCIATION INC	at	5455 A1A SOUTH, ST AUGUSTINE FL 32080,
THE MARINA GRANDE ON THE HALIFAX I CONDOMINIUM ASSOCIATION INC	at	12270 SW 3RD STREET SUITE 200, PLANTATION FL 33325,
WILLIE R HOLLAND	at	231 RIVERSIDE DR UNIT 102-1, HOLLY HILL FL 32117,

Witness my hand and official seal this 14TH 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: SPearson

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 #11606-24_____ _____Holland Willie R_____ in said newspaper, in the ___Circuit__ Court, was published in said newspaper, in the issue(s) of _____ _____September 3, 10, 17 & 24, 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 __24th_ day of ___September, 2026__,

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

(SEAL)

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. 11606-24
Year of Issuance: JUNE 1, 2024
Description of Property: Parcel # 533748010102 UNIT 102 BLDG 1 MARINA GRANDE ON THE HALIFAX I CONDO PER OR 6136 PG 4670 PER OR 6565 PG 1430 PER OR 6587 PG 1314 PER OR 6968 PG 4938 PER OR 7802 PG 0788
Name in which assessed: HOLLAND WILLIE R

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 6TH day of OCTOBER, 2026 at 9:00 O'CLOCK A.M.

Dated this 14TH 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 3, 10, 17 & 24, 2026

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

September 22, 2026

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

RE: CERTIFICATE NO.: **11606-24**

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]		8.50
Documentary Stamp Tax [per Sect. 201.02].....	$	154.70
TOTAL AMOUNT OF REFUND	**$**	**173.20**

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

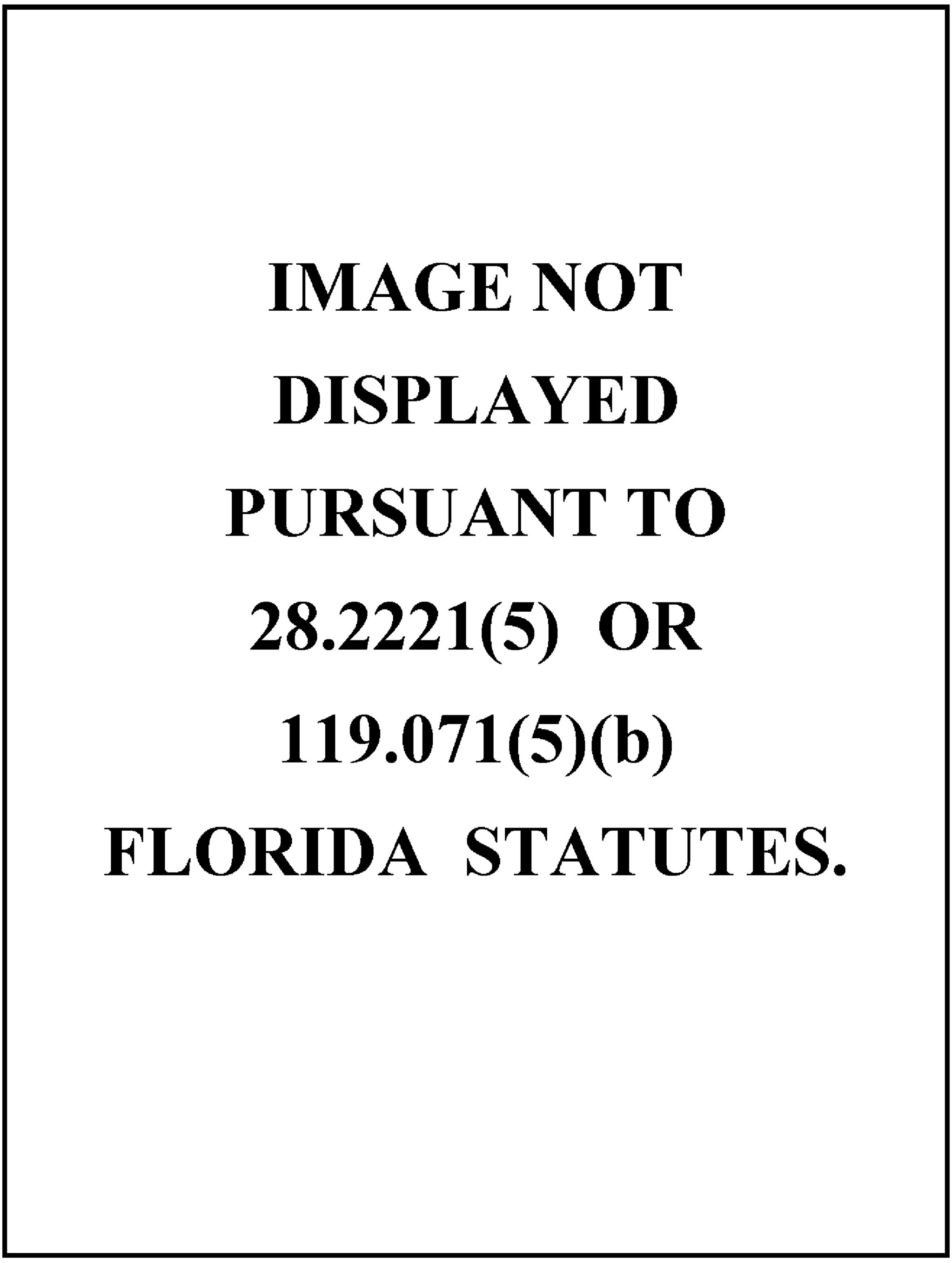
Sincerely,

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.