Date Printed: 10/14/2026

TAX COLLECTOR'S CERTIFICATION WORKSHEET

7575-24	Certificate Number
KEYS FUNDING LLC -7024	Applicant Name
4/21/2026	Application Date
11/17/2026	Tax Deed Sale Date

1. Total Cost of Certificates held by Applicant & Redeemed by Applicant	$	18,871.92
2. Total of Delinquent Taxes Paid by Tax Deed Applicant		-
3. Total of Current Taxes Paid by Tax Deed Applicant		8,640.72
4. Property Information Report Fee		300.00
5. Tax Deed Application Fee		225.00
6. Total Certified By Tax Collector to Clerk of Court		28,037.64
7. Total Interest Accrued by Tax Collector		1,682.26
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]		69.20
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)]		40.00
14. Sheriff's Return Postage Fee [per Sect. 197.522(2)]		1.00
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		30,039.10
19. Interest Computed by Clerk of Courts [per Sect. 197.542]		1,276.06
20. Total of Lines 18 & 19		31,315.16
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*	$	**31,338.41**

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

PAYOFF GOOD THROUGH: 10/21/2026

BP

Redemption Date: 10/21/26

Name & Address: The Pacific Home LLC
40873 Glenpane Way
Aldie VA 20105

Created by: JM

CL-0922-2301

10/21/2026 9:49:11 AM
Instrument# 2026192952 1 page
Book: 8919 Page: 3947
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:**8897**

Page: **3520**

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

Certificate No. **7575-24** Year of Issuance **JUNE 1, 2024**

Description of Property **731300000061**
13-17-33 NE 1/4 OF SE 1/4 N OF ENTERPRISE RD & W OF CR & EXC PART FOR WIDENING ENTERPRISE RD PER OR 2171 PG 0675 PER OR 3146 PG 1828 PER OR 5262 PG 4169 PER OR 8440 PG 3225

Name in which assessed **PACIFIC HOMES LLC**

LAURA E. ROTH
CLERK OF THE CIRCUIT COURT

By: B Poitras
B POITRAS
Deputy Clerk

Dated: 10/21/2026

CL-0404-1810

Laura E. Roth
Clerk of Court Volusia County, Florida
Official Records: 10/21/2026 9:49 AM
Receipt: 303190853 Drawer: 156121

TAX DEEDS DELAND
Operator: bpoitras

Instrument #: 2026192952 Type: RE
Book #: 8919 Page #: 3947 Time: 9:49 AM
Recording Fee: $10.00
1 Tax Deed Certificate Sign and Seal - $7.00 $7.00
CERT# 7575-24 / KEYS FUNDING LLC - 7024

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

ESCROW: 330 $17.00

Date Printed: 10/14/2026

TAX COLLECTOR'S CERTIFICATION WORKSHEET

7575-24 Certificate Number
KEYS FUNDING LLC -7024 Applicant Name
4/21/2026 Application Date
11/17/2026 Tax Deed Sale Date

1. Total Cost of Certificates held by Applicant & Redeemed by Applicant	$	18,871.92
2. Total of Delinquent Taxes Paid by Tax Deed Applicant		-
3. Total of Current Taxes Paid by Tax Deed Applicant		8,640.72
4. Property Information Report Fee		300.00
5. Tax Deed Application Fee		225.00
6. Total Certified By Tax Collector to Clerk of Court		28,037.64
7. Total Interest Accrued by Tax Collector		1,682.26
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]		69.20
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)]		40.00
14. Sheriff's Return Postage Fee [per Sect. 197.522(2)]		1.00
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		30,039.10
19. Interest Computed by Clerk of Courts [per Sect. 197.542]		1,276.06
20. Total of Lines 18 & 19		31,315.16
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*	**$**	**31,338.41**

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

PAYOFF GOOD THROUGH: 10/21/2026

BP

Redemption Date: _____

Name & Address: _____

_____

_____

Created by: _____

CL-0922-2301

Date Printed: 9/1/2026

TAX COLLECTOR'S CERTIFICATION WORKSHEET

7575-24 Certificate Number

KEYS FUNDING LLC -7024 Applicant Name

4/21/2026 Application Date

11/17/2026 Tax Deed Sale Date

1. Total Cost of Certificates held by Applicant & Redeemed by Applicant	$	18,871.92
2. Total of Delinquent Taxes Paid by Tax Deed Applicant		-
3. Total of Current Taxes Paid by Tax Deed Applicant		8,640.72
4. Property Information Report Fee		300.00
5. Tax Deed Application Fee		225.00
6. Total Certified By Tax Collector to Clerk of Court		28,037.64
7. Total Interest Accrued by Tax Collector		1,682.26
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]		69.20
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)]		40.00
14. Sheriff's Return Postage Fee [per Sect. 197.522(2)]		1.00
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		30,039.10
19. Interest Computed by Clerk of Courts [per Sect. 197.542]		1,276.06
20. Total of Lines 18 & 19		31,315.16
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*	**$**	**31,338.41**
25. _____		-
26. Amount to Add if Homestead Property [per Sect. 197.502(6)c]		-
27. Total of Lines 20, 25 & 26.....		31,315.16
28. MINIMUM BID AMOUNT (required for public auction)*	**$**	**31,315.16**

***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 11/17/2026

Created by: SP

CL-0192-2301

DR-512
R. 5/88

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, that **KEYS FUNDING LLC - 7024** 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. **7575-24** Year of Issuance **JUNE 1, 2024**

Description of Property **Parcel # 731300000061 13-17-33 NE 1/4 OF SE 1/4 N OF ENTERPRISE RD & W OF CR & EXC PART FOR WIDENING ENTERPRISE RD PER OR 2171 PG 0675 PER OR 3146 PG 1828 PER OR 5262 PG 4169 PER OR 8440 PG 3225**

Name in which assessed **PACIFIC HOMES LLC**

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 **17TH** day of **NOVEMBER**, **2026** at **9:00 O'CLOCK A.M.**

Dated this 25TH day of SEPTEMBER, 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.

OCTOBER 15, 2026

CL-0916-1803

WILL ROBERTS
TAX COLLECTOR
Serving to make a difference

TAX DEED APPLICATION COVER LETTER

Account #: 731300000061
Tax Deed #: 32165
Situs Address: HALLECK ST

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
KEYS FUNDING LLC - 7024
PO BOX 67514
NEWARK, NJ 07101-8009

Owner on Current Tax Roll
PACIFIC HOMES LLC
40873 GLENPANE WAY
ALDIE, VA 20105-4111

Billing Address on Current Tax Roll

Additional Parties, Per Search

ASTUTE TECHNOLOGIES LLC 11620 VERNA DRIVE OAKTON, VA 22124	Mortgage Holder
THE PACIFIC HOMES LLC 40873 GLENPANE WAY ALDIE, VA 20105	Title Holder
THE PACIFIC HOMES LLC 40872 GLENPANE WAY ALDIE, VA 20105	Title Holder

WILL ROBERTS
TAX COLLECTOR
Serving to make a difference

MANSOUR M SABETI, REGISTERED AGENT O/B/O PACIFIC HOMES LLC
1250 S US HWY 1792
#250
LONGWOOD, FL 32750

Title Holder's Agent/Rep

Certified By:

Will Roberts, CFC
Tax Collector or Authorized Designee

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

CERTIFICATION OF TAX DEED APPLICATION

Sections 197.502 and 197.542, Florida Statutes

Part 1: Tax Deed Application Information

Applicant	KEYS FUNDING LLC - 7024 PO BOX 67514 NEWARK, NJ 07101-8009	Application date	Apr 21, 2026
Situs address	HALLECK ST NEW SMYRNA BEACH 32168	Yr Issued/Certificate #	2024 / 7575
Parcel owner	PACIFIC HOMES LLC 40873 GLENPANE WAY ALDIE, VA 20105-4111	Date certificate issued	06/01/2024
		Deed application number	32165
Property description	See last page.	Account number	731300000061

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)
# 2024/7575	05/31/2024	8,555.55	427.78	8,983.33
			Part 2: Total*	**8,983.33**

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)
# 2025/7597	05/31/2025	9,367.15	6.25	515.19	9,888.59
				Part 3: Total*	**9,888.59**

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)	18,871.92
2. Delinquent taxes paid by the applicant	0.00
3. Current taxes paid by the applicant	8,640.72
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)	1,682.26
7. **Total Paid** (Lines 1-6)	29,719.90

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 08/04/2026

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)	29,719.90
18. Redemption fee	6.25
19. Total amount to redeem	29,726.15

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):

13-17-33 NE 1/4 OF SE 1/4 N OF ENTERPRISE RD & W OF CR & EXC
PART FOR WIDENING ENTERPRISE RD PER OR 2171 PG 0675 PER OR
3146 PG 1828 PER OR 5262 PG 4169 PER OR 8440 PG 3225

13-17-33 NE 1/4 OF SE 1/4 N OF ENTERPRISE RD & W OF CR & EXC
PART FOR WIDENING ENTERPRISE RD PER OR (Full legal attached.)

TDA #: 32165

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
731300000061	3705203	HALLECK ST NEW SMYRNA BEACH 32168

Legal Description

13-17-33 NE 1/4 OF SE 1/4 N OF ENTERPRISE RD & W OF CR & EXC PART FOR WIDENING ENTERPRISE RD PER OR 2171 PG 0675 PER OR 3146 PG 1828 PER OR 5262 PG 4169 PER OR 8440 PG 3225

Other Parcel Info

Certificate #	Assessed Value	Homestead	Mobile Home	Improved	Bankruptcy
2024-7575	$513,500	No	No	No	No

Owner of Record on Current Tax Roll

PACIFIC HOMES LLC

40873 GLENPANE WAY
ALDIE VA 20105-4111

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: 06/18/2026 **Search covers** **20 years** **through:** 05/29/2026

James Bennett
Title Examiner

General Examiner Comments:

APPARENT TITLE HOLDER

Name & Address of Record	Document	Examiner Comments
THE PACIFIC HOMES LLC 40873 GLENPANE WAY ALDIE VA 20105	Warranty Deed Bk:8440 Pg:3225	
MANSOUR M SABETI, REGISTERED AGENT O/B/O PACIFIC HOMES LLC 1250 S US HWY 1792 #250 LONGWOOD FL 32750	Sunbiz ATH	
THE PACIFIC HOMES LLC 40872 GLENPANE WAY ALDIE VA 20105		Mortgage 8440-3227

Related Documents (for Reference)

Warranty Deed
Bk:5262 Pg:4169

MORTGAGE HOLDER

Name & Address of Record	Document	Examiner Comments
ASTUTE TECHNOLOGIES LLC 11620 VERNA DRIVE OAKTON VA 22124	Mortgage Bk:8440 Pg:3227	No Sunbiz record found.

Related Documents (for Reference)

None found.

LIEN HOLDER

Name & Address of Record	Document	Examiner Comments
None found.		

Related Documents (for Reference)

None found.

OTHER PARTIES

Name & Address of Record	Document	Examiner Comments

None found.

Related Documents (for Reference)

None found.

OTHER DOCUMENTS

Document Type

Property Appraiser

7/31/2023 12:59:41 PM Instrument #2023156747 #1 Book:8440 Page:3225
Doc Stamps $4,200.00 Transfer Amt $600,000.00

Prepared by and return to:
Jeffrey P. Brock
Attorney at Law
Smith Bigman Brock, P.A.
444 Seabreeze Boulevard Suite 900
Daytona Beach, FL 32118
File Number: **08924.0011**

[Space Above This Line For Recording Data]

Special Warranty Deed

This Special Warranty Deed made this 28th day of July, 2023 between **Countryside Lakes II, L.L.C, a dissolved Florida limited liability company** whose post office address is 3703 S. Atlantic Avenue, Daytona Beach Shores, FL 32118, grantor, and **The Pacific Homes LLC, a Virginia Limited Liability Company** whose post office address is 40873 Glenpane Way, Aldie, VA 20105, grantee;

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

Witnesseth, that said grantor, for and in consideration of the sum 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:

That part of the Northeast 1/4 of the Southeast 1/4, lying Northerly of the proposed Northerly R/W of Enterprise Road and Westerly of County Road known as Halleck Street, Section 13, Township 17 South, Range 33 East and being more particularly described as follows: Commence at the East 1/4 corner of Section 13, Township 17 South, Range 33 East; thence S 89°53'30" W, along the Northerly line of the said Northeast 1/4 of the Southeast 1/4, Section 13, a distance of 956.03 feet to a PRM marking the Southeasterly corner of Lot 15, Smyrna West Subdivision, per Map Book 35, Page 140, of the Public Records of Volusia County, Florida, and for the Point of Beginning: said point of beginning being on the Westerly R/W line of Halleck Street, a 60 foot R/W as now laid out; thence S 15°02'02"E along the said Westerly R/W of Halleck Street, a distance of 887.28 feet to the proposed Northerly line of Enterprise Road; thence S 89° 14' 33" W, a distance of 59.38 feet to a point of curvature of a curve concave Southerly and having a radius of 616.75 feet, a chord bearing of S 79°40'18" W, a chord distance of 205.09 feet; thence Westerly along the arc of said curve through a central angle of 19°08'30", for an arc distance of 206.05 feet to a point of tangency; thence S 70°06'03" W, a distance of 104.95 feet to a point of curvature of a curve concave Northerly and having a radius of 950.00 feet, a chord bearing of S 77°31'12" W, a chord distance of 249.37 feet; thence Westerly along the arc of said curve through a central angle of 15°05'00", for an arc distance of 250.09 feet to the West line of the Northeast 1/4 of the Southeast 1/4 of Section 13, Township 17 South, Range 33 East also being the Easterly line of Mill Run Subdivision, as recorded in Map Book 39, Page 149, of the Public Records of Volusia County, Florida; thence N 00°45'35"E along said line a distance of 983.49 feet to the Southerly line of said Smyrna West Subdivision; thence N 89°53'30" E along said Southerly line a distance of 360.11 feet to the Point of Beginning.

Parcel Identification Number: 731300000061

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

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

And the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons claiming by, through or under grantors.

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: Jeffy Brock

Witness Name: Susan Kates

Countryside Lakes II, L.L.C.
a dissolved Florida limited liability company

By: _____
Steven Schrunk, Manager

State of Florida

County of Volusia

The foregoing instrument was acknowledged before me by means of [X] physical presence or [ ] online notarization, this 28th day of July, 2023 by Steven Schrunk, Manager of Countryside Lakes II, L.L.C., a dissolved Florida limited liability company, on behalf of said company. He [X] is personally known or [ ] has produced a driver's license as identification.

[Notary Seal]

_____
Notary Public

JEFFREY P. BROCK
Commission # HH 414088
Expires July 23, 2027

Division of Corporations

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

Department of State / Division of Corporations / Search Records / Search by Entity Name /

Detail by Entity Name

Florida Limited Liability Company
PACIFIC HOMES LLC

Filing Information

Document Number	L17000127040
FEI/EIN Number	36-4871442
Date Filed	06/09/2017
Effective Date	06/09/2017
State	FL
Status	ACTIVE

Principal Address

1250 S US Hwy 1792
#250
Longwood, FL 32750

Changed: 04/15/2025

Mailing Address

1250 S US Hwy 1792
#250
Longwood, FL 32750

Changed: 04/15/2025

Registered Agent Name & Address

SABETI, MANSOUR M
1250 S US Hwy 1792
#250
Longwood, FL 32750

Address Changed: 04/15/2025

Authorized Person(s) Detail

Name & Address

Title MGR

Sabeti, Mansour M
1250 S US Hwy 1792
#250
Longwood, FL 32750

Title MGR

Jurdi, Amin
1250 S US Hwy 1792
#250
Longwood, FL 32750

Title Member

Sabeti, Cameron Tristan
1250 S US Hwy 1792
#250
Longwood, FL 32750

Annual Reports

Report Year	Filed Date
2024	03/04/2024
2025	04/15/2025
2026	04/23/2026

Document Images

04/23/2026 -- ANNUAL REPORT	View image in PDF format
04/15/2025 -- ANNUAL REPORT	View image in PDF format
03/04/2024 -- ANNUAL REPORT	View image in PDF format
04/27/2023 -- ANNUAL REPORT	View image in PDF format
04/07/2022 -- ANNUAL REPORT	View image in PDF format
04/28/2021 -- ANNUAL REPORT	View image in PDF format
03/18/2020 -- ANNUAL REPORT	View image in PDF format
04/22/2019 -- ANNUAL REPORT	View image in PDF format
03/29/2018 -- ANNUAL REPORT	View image in PDF format
08/09/2017 -- Florida Limited Liability	View image in PDF format

This instrument prepared by:
William L. Ross, Jr.
221 North Causeway
New Smyrna Beach, FL 32169

Parcel Identification No.: 7313-00-00-0061

02/20/2004 11:02 AM
Doc stamps 2800.00
(Transfer Amt $ 400000)
Instrument# 2004-040030
Book: 5262
Page: 4169
Diane M. Matousek
Volusia County, Clerk of Court

WARRANTY DEED

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

This Indenture, made this 18th day of February, 2004, **Between**

WILLIAM L. ROSS, JR., a single person, individually, and as trustee, whose post office address is 636 North Riverside Drive, New Smyrna Beach, of the County of Volusia, State of Florida 32168 **grantor*, and**

COUNTRYSIDE LAKES II, LLC, a Florida limited liability company, whose post office address is 941 Village Trail, Port Orange, of the County of Volusia, State of Florida 32127 **grantee*,**

Witnesseth that said grantor, for and in consideration of the sum of **TEN AND NO/100----------Dollars,** 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:

That part of the Northeast ¼ of the Southeast ¼, lying Northerly of the proposed Northerly R/W of Enterprise Road and Westerly of County Road known as Halleck Street, Section 13, Township 17 South, Range 33 East and being more particularly described as follows: Commence at the East ¼ corner of Section 13, Township 17 South, Range 33 East; thence S 89° 53' 30" W, along the Northerly line of the said Northeast ¼ of the Southeast ¼, Section 13, a distance of 956.03 feet to a PRM marking the Southeasterly corner of Lot 15, Smyrna West Subdivision, per Map Book 35, page 140, of the Public Records of Volusia County, Florida, and for the Point of Beginning; said point of beginning being on the Westerly R/W line of Halleck Street, a 60 foot R/W as now laid out; thence S 15° 02' 02" E along the said Westerly R/W of Halleck Street, a distance of 887.28 feet to the proposed Northerly line of Enterprise Road; thence S 89° 14' 33" W, a distance of 59.38 feet to a point of curvature of a curve concave Southerly and having a radius of 616.75 feet, a chord bearing of S 79° 40' 18" W, a chord distance of 205.09 feet; thence Westerly along the arc of said curve through a central angle of 19° 08' 30", for an arc distance of 206.05 feet to a point of tangency; thence S 70° 06' 03" W, a distance of 104.95 feet to a point curvature of a curve concave Northerly and having a radius of 950.00 feet, a chord bearing of S 77° 31' 12" W, a chord distance of 249.37 feet; thence Westerly along the arc of said curve through a central angle of 15° 05' 00", for an arc distance of 250.09 feet to the West line of the Northeast ¼ of the Southeast ¼ of Section 13, Township 17 South, Range 33 East also being the Easterly line of Mill Run Subdivision, as recorded in Map Book 39, page 149, of the Public Records of Volusia County, Florida; thence N 00° 45' 35" E along said line a distance of 983.49 feet to the Southerly line of said Smyrna West Subdivision; thence N 89° 53' 30" E along said Southerly line a distance of 360.11 feet to the Point of Beginning. Containing 10.23 acres more or less.

Subject to taxes for the year 2004.

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

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

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:

(First Witness)
Printed/typed name: Barbara E. Garrett

(Second Witness)
Printed/typed name: Terry T. McMillian

Grantor, William L. Ross, Jr., individually and as Trustee

STATE OF FLORIDA
COUNTY OF VOLUSIA

The foregoing instrument was acknowledged before me this 18th day of February, 2004, by William L. Ross, Jr., individually and as Trustees, who is personally known to me.

Commission expiration:

Barbara E. Garrett
MY COMMISSION # DD121497 EXPIRES
May 29, 2006
BONDED THRU TROY FAIN INSURANCE, INC.

Notary signature
Barbara E. Garrett
Notary name typed or printed

7/31/2023 12:59:41 PM Instrument #2023156748 #1 Book:8440 Page:3227
Doc Stamps $1,400.00 Intang Tax $800.00

After Recording Return To:
Astute Technologies LLC
11620 Verna Drive
Oakton VA 22124

[Space Above This Line For Recording Data]

MORTGAGE

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined under the caption TRANSFER OF RIGHTS IN THE PROPERTY and in Sections 3, 4, 10, 11, 12, 16, 19, 24, and 25. Certain rules regarding the usage of words used in this document are also provided in Section 17.

Parties

(A) "Borrower" is THE PACIFIC HOMES LLC, a Commonwealth of Virginia Limited Liability Company, currently residing at 40872 Glenpane Way, Aldie, VA 20105. Borrower is the mortgagor under this Security Instrument.

(B) "Lender" is ASTUTE TECHNOLOGIES LLC. Lender is a Limited Liability Company organized and existing under the laws of the Commonwealth of Virginia. Lender's address is 11620 Verna Drive Oakton, VA 22124. Lender is the mortgagee under this Security Instrument. The term "Lender" includes any successors and assigns of Lender.

Documents

(C) "Note" means the Promissory Note dated July 28, 2023, and signed by each Borrower who is legally obligated for the debt under that promissory note, that is in either (i) paper form, using Borrower's written pen and ink signature, or (ii) electronic form, using Borrower's adopted Electronic Signature in accordance with the UETA or E-SIGN, as applicable. The Note evidences the legal obligation of each Borrower who signed the Note to pay Lender Four Hundred Thousand Dollars (U.S. $ 400,000.000) plus interest. Each Borrower who signed the Note has promised to pay this debt in regular monthly payments and to pay the debt in full not later than August 30, 2024.

(D) "Riders" means all Riders to this Security Instrument that are signed by Borrower. All such Riders are incorporated into and deemed to be a part of this Security Instrument. The following Riders are to be signed by Borrower [check box as applicable]:

☐ Adjustable Rate Rider	☐ Condominium Rider	☐ Other(s) [specify]
☐ 1-4 Family Rider	☐ Planned Unit Development Rider	_____
☐ Second Home Rider		

(E) "Security Instrument" means this document, which is dated July 28, 2023, together with all Riders to this document.

Additional Definitions

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

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

(H) "Default" means: (i) the failure to pay any Periodic Payment or any other amount secured by this Security Instrument on the date it is due; (ii) a breach of any representation, warranty, covenant, obligation, or agreement in this Security Instrument; (iii) any materially false, misleading, or inaccurate information or statement to Lender provided by Borrower or any persons or entities acting at Borrower's direction or with Borrower's knowledge or consent, or failure to provide Lender with material information in connection with the Loan, as described in Section 8; or (iv) any action or proceeding described in Section 12(e).

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

(J) "Electronic Signature" means an "Electronic Signature" as defined in the UETA or E-SIGN, as applicable.

(K) "E-SIGN" means the Electronic Signatures in Global and National Commerce Act (15 U.S.C. § 7001 *et seq.*), as it may be amended from time to time, or any applicable additional or successor legislation that governs the same subject matter.

(L) "Escrow Items" means: (i) taxes and assessments and other items that can attain priority over this Security Instrument as a lien or encumbrance on the Property; (ii) leasehold payments or ground rents on the Property, if any; (iii) premiums for any and all insurance required by Lender under Section 5; (iv) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 11; and (v) Community Association Dues, Fees, and Assessments if Lender requires that they be escrowed beginning at Loan closing or at any time during the Loan term.

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

(N) "Loan Servicer" means the entity that has the contractual right to receive Borrower's Periodic Payments and any other payments made by Borrower, and administers the Loan on behalf of Lender. Loan Servicer does not include a sub-servicer, which is an entity that may service the Loan on behalf of the Loan Servicer.

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

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

(Q) "Partial Payment" means any payment by Borrower, other than a voluntary prepayment permitted under the Note, which is less than a full outstanding Periodic Payment.

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

(S) "Property" means the property described below under the heading "TRANSFER OF RIGHTS IN THE PROPERTY."

(T) "Rents" means all amounts received by or due Borrower in connection with the lease, use, and/or occupancy of the Property by a party other than Borrower.

(U) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. § 2601 *et seq.*) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they may be amended from time to time, or any additional or successor federal legislation or regulation that governs the same subject matter. When used in this Security Instrument, "RESPA" refers to all requirements and restrictions that would apply to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

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

(W) "UETA" means the Uniform Electronic Transactions Act, as enacted by the jurisdiction in which the Property is located, as it may be amended from time to time, or any applicable additional or successor legislation that governs the same subject matter.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender (i) the repayment of the Loan, and all renewals, extensions, and modifications of the Note, and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower mortgages, grants, and conveys to Lender the following described property located in the County of Volusia, Florida:

That part of the Northeast 1/4 of the Southeast 1/4, lying Northerly of the proposed Northerly R/W of Enterprise Road and Westerly of County Road known as Halleck Street, Section 13, Township 17 South, Range 33 East and being more particularly described as follows: Commence at the East 1/4 corner of Section 13, Township 17 South, Range 33 East; thence S 89°53'30" W, along the Northerly line of the said Northeast 1/4 of the Southeast 1/4, Section 13, a distance of 956.03 feet to a PRM marking the Southeasterly corner of Lot 15, Smyrna West Subdivision, per Map Book 35, Page 140, of the Public Records of Volusia County, Florida, and for the Point of Beginning: said point of beginning being on the Westerly R/W line of Halleck Street, a 60 foot R/W as now laid out; thence S 15°02'02"E along the said Westerly R/W of Halleck Street, a distance of 887.28 feet to the proposed Northerly line of Enterprise Road; thence S 89° 14' 33" W, a distance of 59.38 feet to a point of curvature of a curve concave Southerly and having a radius of 616.75 feet, a chord bearing of S 79°40'18" W, a chord distance of 205.09 feet; thence Westerly along the arc of said curve through a central angle of 19°08'30", for an arc distance of 206.05 feet to a point of tangency; thence S 70°06'03" W, a distance of 104.95 feet to a point of curvature of a curve concave Northerly and having a radius of 950.00 feet, a chord bearing of S 77°31'12" W, a chord

distance of 249.37 feet; thence Westerly along the arc of said curve through a central angle of 15°05'00", for an arc distance of 250.09 feet to the West line of the Northeast 1/4 of the Southeast 1/4 of Section 13, Township 17 South, Range 33 East also being the Easterly line of Mill Run Subdivision, as recorded in Map Book 39, Page 149, of the Public Records of Volusia County, Florida; thence N 00°45'35"E along said line a distance of 983.49 feet to the Southerly line of said Smyrna West Subdivision; thence N 89°53'30" E along said Southerly line a distance of 360.11 feet to the Point of Beginning.

PARCEL ID: 731300000061

which currently has the address of Halleck Street, New Smyrna Beach, FL 32168 ("Property Address");

TOGETHER WITH all the improvements now or subsequently erected on the property, including replacements and additions to the improvements on such property, all property rights, including, without limitation, all easements, appurtenances, royalties, mineral rights, oil or gas rights or profits, water rights, and fixtures now or subsequently a part of the property. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER REPRESENTS, WARRANTS, COVENANTS, AND AGREES that: (i) Borrower lawfully owns and possesses the Property conveyed in this Security Instrument in fee simple or lawfully has the right to use and occupy the Property under a leasehold estate; (ii) Borrower has the right to mortgage, grant, and convey the Property or Borrower's leasehold interest in the Property; and (iii) the Property is unencumbered, and not subject to any other ownership interest in the Property, except for encumbrances and ownership interests of record. Borrower warrants generally the title to the Property and covenants and agrees to defend the title to the Property against all claims and demands, subject to any encumbrances and ownership interests of record as of Loan closing.

THIS SECURITY INSTRUMENT combines uniform covenants for national use with limited variations and non-uniform covenants that reflect specific Florida state requirements to constitute a uniform security instrument covering real property.

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

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

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 16. Lender may accept or return any Partial Payments in its sole discretion pursuant to Section 2.

Any offset or claim that Borrower may have now or in the future against Lender will not relieve Borrower from making the full amount of all payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Acceptance and Application of Payments or Proceeds.

(a) Acceptance and Application of Partial Payments. Lender may accept and either apply or hold in suspense Partial Payments in its sole discretion in accordance with this Section 2. Lender is not obligated to accept any Partial Payments or to apply any Partial Payments at the time such payments are accepted, and also is not obligated to pay interest on such unapplied funds. Lender may hold such unapplied funds until Borrower makes payment sufficient to cover a full Periodic Payment, at which time the amount of the full Periodic Payment will be applied to the Loan. If Borrower does not make such a payment within a reasonable period of time, Lender will either apply such funds in accordance with this Section 2 or return them to Borrower. If not applied earlier, Partial Payments will be credited against the total amount due under the Loan in calculating the amount due in connection with any foreclosure proceeding, payoff request, loan modification, or reinstatement. Lender may accept any payment insufficient to bring the Loan current without waiver of any rights under this Security Instrument or prejudice to its rights to refuse such payments in the future.

(b) Order of Application of Partial Payments and Periodic Payments. Except as otherwise described in this Section 2, if Lender applies a payment, such payment will be applied to each Periodic Payment in the order in which it became due, beginning with the oldest outstanding Periodic Payment, as follows: first to interest and then to principal due under the Note, and finally to Escrow Items. If all outstanding Periodic Payments then due are paid in full, any payment amounts remaining may be applied to late charges and to any amounts then due under this Security Instrument. If all sums then due under the Note and this Security Instrument are paid in full, any remaining payment amount may be applied, in Lender's sole discretion, to a future Periodic Payment or to reduce the principal balance of the Note.

If Lender receives a payment from Borrower in the amount of one or more Periodic Payments and the amount of any late charge due for a delinquent Periodic Payment, the payment may be applied to the delinquent payment and the late charge.

When applying payments, Lender will apply such payments in accordance with Applicable Law.

(c) Voluntary Prepayments. Voluntary prepayments will be applied as described in the Note.

(d) No Change to Payment Schedule. Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note will not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items.

(a) Escrow Requirement; Escrow Items. Borrower must pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum of money to provide for payment of amounts due for all Escrow Items (the "Funds"). The amount of the Funds required to be paid each month may change during the term of the Loan. Borrower must promptly furnish to Lender all notices or invoices of amounts to be paid under this Section 3.

(b) Payment of Funds; Waiver. Borrower must pay Lender the Funds for Escrow Items unless Lender waives this obligation in writing. Lender may waive this obligation for any Escrow Item at any time. In the event of such waiver, Borrower must pay directly, when and where payable, the amounts due for any Escrow Items subject to the waiver. If Lender has waived the requirement to pay Lender the Funds for any or all Escrow Items, Lender may require Borrower to provide proof of direct payment of those items within such time period as Lender may require. Borrower's obligation to make such timely payments and to provide proof of payment is deemed to be a covenant and agreement of Borrower under this Security Instrument. If Borrower is obligated to pay Escrow Items directly pursuant to a waiver, and Borrower fails to pay timely the amount due for an Escrow Item, Lender may exercise its rights under Section 9 to pay such amount and Borrower will be obligated to repay to Lender any such amount in accordance with Section 9.

Lender may withdraw the waiver as to any or all Escrow Items at any time by giving a notice in accordance with Section 16; upon such withdrawal, Borrower must pay to Lender all Funds for such Escrow Items, and in such amounts, that are then required under this Section 3.

(c) Amount of Funds; Application of Funds. Lender may, at any time, collect and hold Funds in an amount up to, but not in excess of, the maximum amount a lender can require under RESPA. Lender will estimate the amount of Funds due in accordance with Applicable Law.

The Funds will be held in an institution whose deposits are insured by a U.S. federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender will apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender may not charge Borrower for: (i) holding and applying the Funds; (ii) annually analyzing the escrow account; or (iii) verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless Lender and Borrower agree in writing or Applicable Law requires interest to be paid on the Funds, Lender will not be required to pay Borrower any interest or earnings on the Funds. Lender will give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

(d) Surplus; Shortage and Deficiency of Funds. In accordance with RESPA, if there is a surplus of Funds held in escrow, Lender will account to Borrower for such surplus. If Borrower's Periodic Payment is delinquent by more than 30 days, Lender may retain the surplus in the escrow account for the payment of the Escrow Items. If there is a shortage or deficiency of Funds held in escrow, Lender will notify Borrower and Borrower will pay to Lender the amount necessary to make up the shortage or deficiency in accordance with RESPA.

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

4. Charges; Liens. Borrower must pay (a) all taxes, assessments, charges, fines, and impositions attributable to the Property which have priority or may attain priority over this Security Instrument, (b) leasehold payments or ground rents on the Property, if any, and (c) Community Association Dues, Fees, and Assessments, if any. If any of these items are Escrow Items, Borrower will pay them in the manner provided in Section 3.

Borrower must promptly discharge any lien that has priority or may attain priority over this Security Instrument unless Borrower: (aa) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing under such agreement; (bb) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which Lender determines, in its sole discretion, operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (cc) secures from the holder of the lien an agreement satisfactory to Lender that subordinates the lien to this Security Instrument (collectively, the "Required Actions"). If Lender determines that any part of the Property is subject to a lien that has priority or may attain priority over this Security Instrument and Borrower has not taken any of the Required Actions in regard to such lien, Lender may give Borrower a notice identifying the lien. Within 10 days after the date on which that notice is given, Borrower must satisfy the lien or take one or more of the Required Actions.

5. Property Insurance.

(a) Insurance Requirement; Coverages. Borrower must keep the improvements now existing or subsequently erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes, winds, and floods, for which Lender requires insurance. Borrower must maintain the types of insurance Lender requires in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan, and may exceed any minimum coverage required by Applicable Law. Borrower may choose the insurance carrier providing the insurance, subject to Lender's right to disapprove Borrower's choice, which right will not be exercised unreasonably.

(b) Failure to Maintain Insurance. If Lender has a reasonable basis to believe that Borrower has failed to maintain any of the required insurance coverages described above, Lender may obtain insurance coverage, at Lender's option and at Borrower's expense. Unless required by Applicable Law, Lender is under no obligation to advance premiums for, or to seek to reinstate, any prior lapsed coverage obtained by Borrower. Lender is under no obligation to purchase any particular type or amount of coverage and may select the provider of such insurance in its sole discretion. Before purchasing such coverage, Lender will notify Borrower if required to do so under Applicable Law. Any such coverage will insure Lender, but might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard, or liability and might provide greater or lesser coverage than was previously in effect, but not exceeding the coverage required under Section 5(a). Borrower acknowledges that the cost of the insurance coverage so obtained may significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender for costs associated with reinstating Borrower's insurance policy or with placing new insurance under this Section 5 will become additional debt of Borrower secured by this Security Instrument. These amounts will bear interest at the Note rate from the date of disbursement and will be payable, with such interest, upon notice from Lender to Borrower requesting payment.

(c) Insurance Policies. All insurance policies required by Lender and renewals of such policies: (i) will be subject to Lender's right to disapprove such policies; (ii) must include a standard mortgage clause; and (iii) must name Lender as mortgagee and/or as an additional loss payee. Lender will have the right to hold the policies and renewal certificates. If Lender requires, Borrower will promptly give to Lender proof of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or

destruction of, the Property, such policy must include a standard mortgage clause and must name Lender as mortgagee and/or as an additional loss payee.

(d) Proof of Loss; Application of Proceeds. In the event of loss, Borrower must give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Any insurance proceeds, whether or not the underlying insurance was required by Lender, will be applied to restoration or repair of the Property, if Lender deems the restoration or repair to be economically feasible and determines that Lender's security will not be lessened by such restoration or repair.

If the Property is to be repaired or restored, Lender will disburse from the insurance proceeds any initial amounts that are necessary to begin the repair or restoration, subject to any restrictions applicable to Lender. During the subsequent repair and restoration period, Lender will have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction (which may include satisfying Lender's minimum eligibility requirements for persons repairing the Property, including, but not limited to, licensing, bond, and insurance requirements) provided that such inspection must be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. Lender will not be required to pay Borrower any interest or earnings on such insurance proceeds unless Lender and Borrower agree in writing or Applicable Law requires otherwise. Fees for public adjusters, or other third parties, retained by Borrower will not be paid out of the insurance proceeds and will be the sole obligation of Borrower.

If Lender deems the restoration or repair not to be economically feasible or Lender's security would be lessened by such restoration or repair, the insurance proceeds will be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds will be applied in the order that Partial Payments are applied in Section 2(b).

(e) Insurance Settlements; Assignment of Proceeds. If Borrower abandons the Property, Lender may file, negotiate, and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 26 or otherwise, Borrower is unconditionally assigning to Lender (i) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note and this Security Instrument, and (ii) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, to the extent that such rights are applicable to the coverage of the Property. If Lender files, negotiates, or settles a claim, Borrower agrees that any insurance proceeds may be made payable directly to Lender without the need to include Borrower as an additional loss payee. Lender may use the insurance proceeds either to repair or restore the Property (as provided in Section 5(d)) or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

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

7. Preservation, Maintenance, and Protection of the Property; Inspections. Borrower will not destroy, damage, or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower must maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless Lender determines pursuant to Section 5 that repair or restoration is not economically feasible, Borrower will promptly repair the Property if damaged to avoid further deterioration or damage.

If insurance or condemnation proceeds are paid to Lender in connection with damage to, or the taking of, the Property, Borrower will be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower remains obligated to complete such repair or restoration.

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

8. Borrower's Loan Application. Borrower will be in Default if, during the Loan application process, Borrower or any persons or entities acting at Borrower's direction or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan, including, but not limited to, overstating Borrower's income or assets, understating or failing to provide documentation of Borrower's debt obligations and liabilities, and misrepresenting Borrower's occupancy or intended occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument.

(a) Protection of Lender's Interest. If: (i) Borrower fails to perform the covenants and agreements contained in this Security Instrument; (ii) there is a legal proceeding or government order that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien that has priority or may attain priority over this Security Instrument, or to enforce laws or regulations); or (iii) Lender reasonably believes that Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and/or rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions may include, but are not limited to: (I) paying any sums secured by a lien that has priority

or may attain priority over this Security Instrument; (II) appearing in court; and (III) paying: (A) reasonable attorneys' fees and costs; (B) property inspection and valuation fees; and (C) other fees incurred for the purpose of protecting Lender's interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, exterior and interior inspections of the Property, entering the Property to make repairs, changing locks, replacing or boarding up doors and windows, draining water from pipes, eliminating building or other code violations or dangerous conditions, and having utilities turned on or off. Although Lender may take action under this Section 9, Lender is not required to do so and is not under any duty or obligation to do so. Lender will not be liable for not taking any or all actions authorized under this Section 9.

(b) Avoiding Foreclosure; Mitigating Losses. If Borrower is in Default, Lender may work with Borrower to avoid foreclosure and/or mitigate Lender's potential losses, but is not obligated to do so unless required by Applicable Law. Lender may take reasonable actions to evaluate Borrower for available alternatives to foreclosure, including, but not limited to, obtaining credit reports, title reports, title insurance, property valuations, subordination agreements, and third-party approvals. Borrower authorizes and consents to these actions. Any costs associated with such loss mitigation activities may be paid by Lender and recovered from Borrower as described below in Section 9(c), unless prohibited by Applicable Law.

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

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

10. Assignment of Rents.

(a) Assignment of Rents. If the Property is leased to, used by, or occupied by a third party ("Tenant"), Borrower is unconditionally assigning and transferring to Lender any Rents, regardless of to whom the Rents are payable. Borrower authorizes Lender to collect the Rents, and agrees that each Tenant will pay the Rents to Lender. However, Borrower will receive the Rents until (i) Lender has given Borrower notice of Default pursuant to Section 26, and (ii) Lender has given notice to the Tenant that the Rents are to be paid to Lender. This Section 10 constitutes an absolute assignment and not an assignment for additional security only.

(b) Notice of Default. If Lender gives notice of Default to Borrower: (i) all Rents received by Borrower must be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender will be entitled to collect and receive all of the Rents; (iii) Borrower agrees to instruct each Tenant that Tenant is to pay all Rents due and unpaid to Lender upon Lender's written demand to the Tenant; (iv) Borrower will ensure that each Tenant pays all Rents due to Lender and will take whatever action is necessary to collect such Rents if not paid to Lender; (v) unless Applicable Law provides otherwise, all Rents collected by Lender will be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not limited to, reasonable attorneys' fees and costs, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments, and other charges on the Property, and then to any other sums secured by this Security Instrument; (vi) Lender, or any judicially appointed receiver, will be liable to account for only those Rents actually received; and (vii) Lender will be entitled to have a receiver appointed to take

possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security.

(c) Funds Paid by Lender. If the Rents are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents, any funds paid by Lender for such purposes will become indebtedness of Borrower to Lender secured by this Security Instrument pursuant to Section 9.

(d) Limitation on Collection of Rents. Borrower may not collect any of the Rents more than one month in advance of the time when the Rents become due, except for security or similar deposits.

(e) No Other Assignment of Rents. Borrower represents, warrants, covenants, and agrees that Borrower has not signed any prior assignment of the Rents, will not make any further assignment of the Rents, and has not performed, and will not perform, any act that could prevent Lender from exercising its rights under this Security Instrument.

(f) Control and Maintenance of the Property. Unless required by Applicable Law, Lender, or a receiver appointed under Applicable Law, is not obligated to enter upon, take control of, or maintain the Property before or after giving notice of Default to Borrower. However, Lender, or a receiver appointed under Applicable Law, may do so at any time when Borrower is in Default, subject to Applicable Law.

(g) Additional Provisions. Any application of the Rents will not cure or waive any Default or invalidate any other right or remedy of Lender. This Section 10 does not relieve Borrower of Borrower's obligations under Section 6.

This Section 10 will terminate when all the sums secured by this Security Instrument are paid in full.

11. Mortgage Insurance.

(a) Payment of Premiums; Substitution of Policy; Loss Reserve; Protection of Lender. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower will pay the premiums required to maintain the Mortgage Insurance in effect. If Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, and (i) the Mortgage Insurance coverage required by Lender ceases for any reason to be available from the mortgage insurer that previously provided such insurance, or (ii) Lender determines in its sole discretion that such mortgage insurer is no longer eligible to provide the Mortgage Insurance coverage required by Lender, Borrower will pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender.

If substantially equivalent Mortgage Insurance coverage is not available, Borrower will continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use, and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve will be non-refundable, even when the Loan is paid in full, and Lender will not be required to pay Borrower any interest or earnings on such loss reserve.

Lender will no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance.

If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower will pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 11 affects Borrower's obligation to pay interest at the Note rate.

(b) Mortgage Insurance Agreements. Mortgage Insurance reimburses Lender for certain losses Lender may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance policy or coverage.

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

As a result of these agreements, Lender, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. Any such agreements will not: (i) affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan; (ii) increase the amount Borrower will owe for Mortgage Insurance; (iii) entitle Borrower to any refund; or (iv) affect the rights Borrower has, if any, with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 (12 U.S.C. § 4901 *et seq.*), as it may be amended from time to time, or any additional or successor federal legislation or regulation that governs the same subject matter ("HPA"). These rights under the HPA may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

12. Assignment and Application of Miscellaneous Proceeds; Forfeiture.

(a) Assignment of Miscellaneous Proceeds. Borrower is unconditionally assigning the right to receive all Miscellaneous Proceeds to Lender and agrees that such amounts will be paid to Lender.

(b) Application of Miscellaneous Proceeds upon Damage to Property. If the Property is damaged, any Miscellaneous Proceeds will be applied to restoration or repair of the Property, if Lender deems the restoration or repair to be economically feasible and Lender's security will not be lessened by such restoration or repair. During such repair and restoration period, Lender will have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect the Property to ensure the work has been completed to Lender's satisfaction (which may include satisfying Lender's minimum eligibility requirements for persons repairing the Property, including, but not limited to, licensing, bond, and insurance requirements) provided that such inspection must be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. Unless Lender and Borrower agree in writing

or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender will not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If Lender deems the restoration or repair not to be economically feasible or Lender's security would be lessened by such restoration or repair, the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds will be applied in the order that Partial Payments are applied in Section 2(b).

(c) Application of Miscellaneous Proceeds upon Condemnation, Destruction, or Loss in Value of the Property. In the event of a total taking, destruction, or loss in value of the Property, all of the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property (each, a "Partial Devaluation") where the fair market value of the Property immediately before the Partial Devaluation is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the Partial Devaluation, a percentage of the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument unless Borrower and Lender otherwise agree in writing. The amount of the Miscellaneous Proceeds that will be so applied is determined by multiplying the total amount of the Miscellaneous Proceeds by a percentage calculated by taking (i) the total amount of the sums secured immediately before the Partial Devaluation, and dividing it by (ii) the fair market value of the Property immediately before the Partial Devaluation. Any balance of the Miscellaneous Proceeds will be paid to Borrower.

In the event of a Partial Devaluation where the fair market value of the Property immediately before the Partial Devaluation is less than the amount of the sums secured immediately before the Partial Devaluation, all of the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not the sums are then due, unless Borrower and Lender otherwise agree in writing.

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

(e) Proceeding Affecting Lender's Interest in the Property. Borrower will be in Default if any action or proceeding begins, whether civil or criminal, that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a Default and, if acceleration has occurred, reinstate as provided in Section 20, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower is unconditionally assigning to Lender the proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property, which proceeds will be paid to Lender. All Miscellaneous Proceeds that are not applied to restoration or repair of the Property will be applied in the order that Partial Payments are applied in Section 2(b).

13. Borrower Not Released; Forbearance by Lender Not a Waiver. Borrower or any Successor in Interest of Borrower will not be released from liability under this Security Instrument

if Lender extends the time for payment or modifies the amortization of the sums secured by this Security Instrument. Lender will not be required to commence proceedings against any Successor in Interest of Borrower, or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument, by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities, or Successors in Interest of Borrower or in amounts less than the amount then due, will not be a waiver of, or preclude the exercise of, any right or remedy by Lender.

14. Joint and Several Liability; Signatories; Successors and Assigns Bound. Borrower's obligations and liability under this Security Instrument will be joint and several. However, any Borrower who signs this Security Instrument but does not sign the Note: (a) signs this Security Instrument to mortgage, grant, and convey such Borrower's interest in the Property under the terms of this Security Instrument; (b) signs this Security Instrument to waive any applicable inchoate rights such as dower and curtesy and any available homestead exemptions; (c) signs this Security Instrument to assign any Miscellaneous Proceeds, Rents, or other earnings from the Property to Lender; (d) is not personally obligated to pay the sums due under the Note or this Security Instrument; and (e) agrees that Lender and any other Borrower can agree to extend, modify, forbear, or make any accommodations with regard to the terms of the Note or this Security Instrument without such Borrower's consent and without affecting such Borrower's obligations under this Security Instrument.

Subject to the provisions of Section 19, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, will obtain all of Borrower's rights, obligations, and benefits under this Security Instrument. Borrower will not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing.

15. Loan Charges.

(a) Tax and Flood Determination Fees. Lender may require Borrower to pay (i) a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan, and (ii) either (A) a one-time charge for flood zone determination, certification, and tracking services, or (B) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur that reasonably might affect such determination or certification. Borrower will also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency, or any successor agency, at any time during the Loan term, in connection with any flood zone determinations.

(b) Default Charges. If permitted under Applicable Law, Lender may charge Borrower fees for services performed in connection with Borrower's Default to protect Lender's interest in the Property and rights under this Security Instrument, including: (i) reasonable attorneys' fees and costs; (ii) property inspection, valuation, mediation, and loss mitigation fees; and (iii) other related fees.

(c) Permissibility of Fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower should not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

(d) Savings Clause. If Applicable Law sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then (i) any such loan charge will be reduced by the amount

necessary to reduce the charge to the permitted limit, and (ii) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). To the extent permitted by Applicable Law, Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

16. Notices; Borrower's Physical Address. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing.

(a) Notices to Borrower. Unless Applicable Law requires a different method, any written notice to Borrower in connection with this Security Instrument will be deemed to have been given to Borrower when (i) mailed by first class mail, or (ii) actually delivered to Borrower's Notice Address (as defined in Section 16(c) below) if sent by means other than first class mail or Electronic Communication (as defined in Section 16(b) below). Notice to any one Borrower will constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. If any notice to Borrower required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

(b) Electronic Notice to Borrower. Unless another delivery method is required by Applicable Law, Lender may provide notice to Borrower by e-mail or other electronic communication ("Electronic Communication") if: (i) agreed to by Lender and Borrower in writing; (ii) Borrower has provided Lender with Borrower's e-mail or other electronic address ("Electronic Address"); (iii) Lender provides Borrower with the option to receive notices by first class mail or by other non-Electronic Communication instead of by Electronic Communication; and (iv) Lender otherwise complies with Applicable Law. Any notice to Borrower sent by Electronic Communication in connection with this Security Instrument will be deemed to have been given to Borrower when sent unless Lender becomes aware that such notice is not delivered. If Lender becomes aware that any notice sent by Electronic Communication is not delivered, Lender will resend such communication to Borrower by first class mail or by other non-Electronic Communication. Borrower may withdraw the agreement to receive Electronic Communications from Lender at any time by providing written notice to Lender of Borrower's withdrawal of such agreement.

(c) Borrower's Notice Address. The address to which Lender will send Borrower notice ("Notice Address") will be the Property Address unless Borrower has designated a different address by written notice to Lender. If Lender and Borrower have agreed that notice may be given by Electronic Communication, then Borrower may designate an Electronic Address as Notice Address. Borrower will promptly notify Lender of Borrower's change of Notice Address, including any changes to Borrower's Electronic Address if designated as Notice Address. If Lender specifies a procedure for reporting Borrower's change of Notice Address, then Borrower will report a change of Notice Address only through that specified procedure.

(d) Notices to Lender. Any notice to Lender will be given by delivering it or by mailing it by first class mail to Lender's address stated in this Security Instrument unless Lender has designated another address (including an Electronic Address) by notice to Borrower. Any notice in connection with this Security Instrument will be deemed to have been given to Lender only when actually received by Lender at Lender's designated address (which may include an

Electronic Address). If any notice to Lender required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

(e) Borrower's Physical Address. In addition to the designated Notice Address, Borrower will provide Lender with the address where Borrower physically resides, if different from the Property Address, and notify Lender whenever this address changes.

17. Governing Law; Severability; Rules of Construction. This Security Instrument is governed by federal law and the law of the State of Florida. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. If any provision of this Security Instrument or the Note conflicts with Applicable Law (i) such conflict will not affect other provisions of this Security Instrument or the Note that can be given effect without the conflicting provision, and (ii) such conflicting provision, to the extent possible, will be considered modified to comply with Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence should not be construed as a prohibition against agreement by contract. Any action required under this Security Instrument to be made in accordance with Applicable Law is to be made in accordance with the Applicable Law in effect at the time the action is undertaken.

As used in this Security Instrument: (a) words in the singular will mean and include the plural and vice versa; (b) the word "may" gives sole discretion without any obligation to take any action; (c) any reference to "Section" in this document refers to Sections contained in this Security Instrument unless otherwise noted; and (d) the headings and captions are inserted for convenience of reference and do not define, limit, or describe the scope or intent of this Security Instrument or any particular Section, paragraph, or provision.

18. Borrower's Copy. One Borrower will be given one copy of the Note and of this Security Instrument.

19. Transfer of the Property or a Beneficial Interest in Borrower. For purposes of this Section 19 only, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract, or escrow agreement, the intent of which is the transfer of title by Borrower to a purchaser at a future date.

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

If Lender exercises this option, Lender will give Borrower notice of acceleration. The notice will provide a period of not less than 30 days from the date the notice is given in accordance with Section 16 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to, or upon, the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower and will be entitled to collect all expenses incurred in pursuing such remedies, including, but not limited to: (a) reasonable attorneys' fees and costs; (b) property inspection and valuation fees; and (c) other fees incurred to protect Lender's Interest in the Property and/or rights under this Security Instrument.

20. Borrower's Right to Reinstate the Loan after Acceleration. If Borrower meets certain conditions, Borrower will have the right to reinstate the Loan and have enforcement of this

Security Instrument discontinued at any time up to the earliest of (a) five days before any foreclosure sale of the Property, or (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate. This right to reinstate will not apply in the case of acceleration under Section 19.

To reinstate the Loan, Borrower must satisfy all of the following conditions: (aa) pay Lender all sums that then would be due under this Security Instrument and the Note as if no acceleration had occurred; (bb) cure any Default of any other covenants or agreements under this Security Instrument or the Note; (cc) pay all expenses incurred in enforcing this Security Instrument or the Note, including, but not limited to: (i) reasonable attorneys' fees and costs; (ii) property inspection and valuation fees; and (iii) other fees incurred to protect Lender's interest in the Property and/or rights under this Security Instrument or the Note; and (dd) take such action as Lender may reasonably require to assure that Lender's interest in the Property and/or rights under this Security Instrument or the Note, and Borrower's obligation to pay the sums secured by this Security Instrument or the Note, will continue unchanged.

Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (aaa) cash; (bbb) money order; (ccc) certified check, bank check, treasurer's check, or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a U.S. federal agency, instrumentality, or entity; or (ddd) Electronic Fund Transfer. Upon Borrower's reinstatement of the Loan, this Security Instrument and obligations secured by this Security Instrument will remain fully effective as if no acceleration had occurred.

21. Sale of Note. The Note or a partial interest in the Note, together with this Security Instrument, may be sold or otherwise transferred one or more times. Upon such a sale or other transfer, all of Lender's rights and obligations under this Security Instrument will convey to Lender's successors and assigns.

22. Loan Servicer. Lender may take any action permitted under this Security Instrument through the Loan Servicer or another authorized representative, such as a sub-servicer. Borrower understands that the Loan Servicer or other authorized representative of Lender has the right and authority to take any such action.

The Loan Servicer may change one or more times during the term of the Note. The Loan Servicer may or may not be the holder of the Note. The Loan Servicer has the right and authority to: (a) collect Periodic Payments and any other amounts due under the Note and this Security Instrument; (b) perform any other mortgage loan servicing obligations; and (c) exercise any rights under the Note, this Security Instrument, and Applicable Law on behalf of Lender. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made, and any other information RESPA requires in connection with a notice of transfer of servicing.

23. Notice of Grievance. Until Borrower or Lender has notified the other party (in accordance with Section 16) of an alleged breach and afforded the other party a reasonable period after the giving of such notice to take corrective action, neither Borrower nor Lender may commence, join, or be joined to any judicial action (either as an individual litigant or a member of a class) that (a) arises from the other party's actions pursuant to this Security Instrument or the Note, or (b) alleges that the other party has breached any provision of this Security Instrument or the Note. If Applicable Law provides a time period that must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this Section 23. The notice of Default given to Borrower pursuant to Section 26(a) and the notice of acceleration given to

Borrower pursuant to Section 19 will be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 23.

24. Hazardous Substances.

(a) Definitions. As used in this Section 24: (i) "Environmental Law" means any Applicable Laws where the Property is located that relate to health, safety, or environmental protection; (ii) "Hazardous Substances" include (A) those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law, and (B) the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, corrosive materials or agents, and radioactive materials; (iii) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (iv) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

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

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

25. Electronic Note Signed with Borrower's Electronic Signature. If the Note evidencing the debt for this Loan is electronic, Borrower acknowledges and represents to Lender that Borrower: (a) expressly consented and intended to sign the electronic Note using an Electronic Signature adopted by Borrower ("Borrower's Electronic Signature") instead of signing a paper Note with Borrower's written pen and ink signature; (b) did not withdraw Borrower's express consent to sign the electronic Note using Borrower's Electronic Signature; (c) understood that by signing the electronic Note using Borrower's Electronic Signature, Borrower promised to pay the debt evidenced by the electronic Note in accordance with its terms; and (d) signed the electronic Note with Borrower's Electronic Signature with the intent and understanding that by doing so, Borrower promised to pay the debt evidenced by the electronic Note in accordance with its terms.

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

follows:

26. Acceleration; Remedies.

(a) Notice of Default. Lender will give a notice of Default to Borrower prior to acceleration following Borrower's Default, except that such notice of Default will not be sent when Lender exercises its right under Section 19 unless Applicable Law provides otherwise. The notice will specify, in addition to any other information required by Applicable Law: (i) the Default; (ii) the action required to cure the Default; (iii) a date, not less than 30 days (or as otherwise specified by Applicable Law) from the date the notice is given to Borrower, by which the Default must be cured; (iv) that failure to cure the Default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property; (v) Borrower's right to reinstate after acceleration; and (vi) Borrower's right to deny in the foreclosure proceeding the existence of a Default or to assert any other defense of Borrower to acceleration and foreclosure.

(b) Acceleration; Foreclosure; Expenses. If the Default is not cured on or before the date specified in the notice, Lender may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender will be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 26, including, but not limited to: (i) reasonable attorneys' fees and costs; (ii) property inspection and valuation fees; and (iii) other fees incurred to protect Lender's interest in the Property and/or rights under this Security Instrument.

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

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

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

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider signed by Borrower and recorded with it.

Signed, sealed, and delivered in the presence of:

_____
Name: Jeffrey Brock

_____
Name: Steve Cassery

THE PACIFIC HOMES LLC

_____ (Seal)
Suresh Reddy Bonam, Sole Member - Borrower

_____ (Seal)
- Borrower

[Space Below This Line For Acknowledgment]

ACKNOWLEDGMENT

STATE OF Florida)
) to wit:
CITY/COUNTY OF Volusia)

I HEREBY CERTIFY, that on this 28th day of July, 2023, before me, the subscriber, a Notary Public of the State of Florida aforesaid, personally appeared THE PACIFIC HOMES LLC, through its Sole Member, Suresh Reddy Bonam, the Borrower, and being authorized to do so, executed this Mortgage for the purposes contained therein.

IN WITNESS WHEREOF, I set my hand and official seal.

[NOTARY SEAL]

JEFFREY P. BROCK
Commission # HH 414088
Expires July 23, 2027

_____
Notary Public

_____
Printed Name of Notary Public

My Commission Expires: _____

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:	3705203
Parcel ID:	731300000061
Township-Range-Section:	17 - 33 - 13
Subdivision-Block-Lot:	00 - 00 - 0061
Owner(s):	PACIFIC HOMES LLC - FS - Fee Simple - 100%
Mailing Address On File:	40873 GLENPANE WAY ALDIE VA 20105 4111
Physical Address:	HALLECK ST, NEW SMYRNA BEACH 32168
Building Count:	0
Neighborhood:	7469 - NSB- MISC MXD W OF HWY 1
Subdivision Name:	
Property Use:	0000 - VACANT RES
Tax District:	601-NEW SMYRNA BEACH
2025 Final Millage Rate:	16.337
Homestead Property:	No
Agriculture Classification:	No
Short Description:	13-17-33 NE 1/4 OF SE 1/4 N OF ENTERPRISE RD & W OF CR & EXC PART FOR WIDENING ENTERPRISE RD PER OR 2171 PG 0675 PER OR 3146 PG 1828 PER OR 5262 PG 4169 PER OR 8440 PG 3225

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:	$0	$0	$0
Land Value:	$513,500	$513,500	$513,500
Just/Market Value:	$513,500	$513,500	$513,500

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.

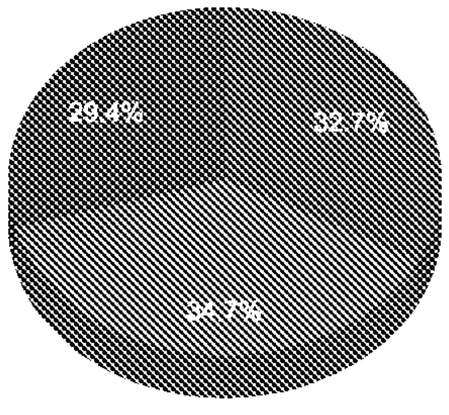
Tax Authority		Just/Market Value	Assessed Value	Ex/10CAP	Taxable Value	Millage Rate	Estimated Taxes
0017	CAPITAL IMPROVEMENT	$513,500	$513,500	$0	$513,500	1.5000	$770.25
0012	DISCRETIONARY	$513,500	$513,500	$0	$513,500	0.7480	$384.10
0011	REQ LOCAL EFFORT	$513,500	$513,500	$0	$513,500	3.0310	$1,556.42
0050	GENERAL FUND	$513,500	$513,500	$0	$513,500	3.2007	$1,643.56
0053	LAW ENFORCEMENT FUND	$513,500	$513,500	$0	$513,500	1.5994	$821.29
0055	LIBRARY	$513,500	$513,500	$0	$513,500	0.3697	$189.84
0520	MOSQUITO CONTROL	$513,500	$513,500	$0	$513,500	0.1573	$80.77
0530	PONCE INLET PORT AUTHORITY	$513,500	$513,500	$0	$513,500	0.0660	$33.89
0058	VOLUSIA ECHO	$513,500	$513,500	$0	$513,500	0.2000	$102.70
0057	VOLUSIA FOREVER	$513,500	$513,500	$0	$513,500	0.2000	$102.70
0065	FLORIDA INLAND NAVIGATION DISTRICT	$513,500	$513,500	$0	$513,500	0.0270	$13.86
0120	SOUTH EAST VOLUSIA HOSPITAL AUTHORITY	$513,500	$513,500	$0	$513,500	0.3101	$159.24
0060	ST JOHN'S WATER MANAGEMENT DISTRICT	$513,500	$513,500	$0	$513,500	0.1793	$92.07
0272	NEW SMYRNA BCH I&S 2018	$513,500	$513,500	$0	$513,500	0.1115	$57.26
0270	NEW SMYRNA BEACH	$513,500	$513,500	$0	$513,500	4.6370	$2,381.10
						16.3370	$8,389.05

Non-Ad Valorem Assessments

Project	#Units	Rate	Amount

Estimated Ad Valorem Tax:	$8,389.05
Estimated Non-Ad Valorem Tax:	$0.00
Estimated Taxes:	**$8,389.05**
Estimated Tax Amount without SOH/10CAP ⓘ	$8,389.05

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	$513,500	$0	$513,500	$513,500	$0	$513,500	$0
2024	$513,500	$0	$513,500	$513,500	$0	$513,500	$0
2023	$462,150	$0	$462,150	$462,150	$0	$462,150	$0
2022	$462,150	$0	$462,150	$447,361	$0	$447,361	$0
2021	$410,800	$0	$410,800	$406,692	$0	$406,692	$0
2020	$369,720	$0	$369,720	$369,720	$0	$369,720	$0
2019	$369,720	$0	$369,720	$369,720	$0	$369,720	$0
2018	$369,720	$0	$369,720	$369,720	$0	$369,720	$0
2017	$369,720	$0	$369,720	$369,720	$0	$369,720	$0

Land Data

#	Land Use	Ag	Type	Units	Acres	Sq Feet	FF	Depth	Rate	Just Value
1	0003-VAC M/F 10/MORE	N	A-ACRE		10.2700				50,000	$513,500
									Total Land Value:	$513,500

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
8440 / 3225	[redacted]	07/28/2023	WD-WARRANTY DEED	QUALIFIED	VACANT	$600,000
5262 / 4169	[redacted]	02/18/2004	WD-WARRANTY DEED	UNQUALIFIED	VACANT	$400,000
3146 / 1828	[redacted]	05/15/1988	WD-WARRANTY DEED	UNQUALIFIED	VACANT	$76,000
2171 / 0675		05/15/1980	WD-WARRANTY DEED	UNQUALIFIED	VACANT	$47,000
2164 / 0418		04/15/1980	WD-WARRANTY DEED	UNQUALIFIED	IMPROVED	$61,000
1683 / 0087		11/15/1973	WD-WARRANTY DEED	UNQUALIFIED	VACANT	$50,000

Property Description

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

Legal Description	Millage Group	Township-Range-Section	Subdivision-Block-Lot	Date Created
13-17-33 NE 1/4 OF SE 1/4 N OF ENTERPRISE RD & W OF CR & EXC PART FOR WIDENING ENTERPRISE RD PER OR 2171 PG 0675 PER OR 3146 PG 1828 PER OR 5262 PG 4169 PER OR 8440 PG 3225	601	17 - 33 - 13	00 - 00 - 0061	01-JAN-82

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 #: 731300000061
Tax Deed #: 32165
Situs Address: HALLECK ST

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
KEYS FUNDING LLC - 7024
PO BOX 67514
NEWARK, NJ 07101-8009

Owner on Current Tax Roll
(1) PACIFIC HOMES LLC
40873 GLENPANE WAY
ALDIE, VA 20105-4111

Billing Address on Current Tax Roll

Additional Parties, Per Search
(2) ASTUTE TECHNOLOGIES LLC — Mortgage Holder
11620 VERNA DRIVE
OAKTON, VA 22124

(3) THE PACIFIC HOMES LLC — Title Holder
☆ 40873 GLENPANE WAY
ALDIE, VA 20105

(4) THE PACIFIC HOMES LLC — Title Holder
☆ 40872 GLENPANE WAY
ALDIE, VA 20105

WILL ROBERTS
TAX COLLECTOR
Serving to make a difference

(5) MANSOUR M SABETI, REGISTERED AGENT O/B/O PACIFIC HOMES LLC
SN 1250 S US HWY 1792
(SEM) #250
LONGWOOD, FL 32750

Title Holder's Agent/Rep

Certified By:

Will Roberts, CFC
Tax Collector or Authorized Designee

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

Poitras, Beth A

From: Timothy Brownson <TBrownson@volusiatax.gov>
Sent: Tuesday, August 4, 2026 12:34 PM
To: taxdeeds
Cc: taxdeeds
Subject: CERT #7575-24 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 #7575-24 in a few moments, the Billing Address on Current Tax Roll is as follows:
PACIFIC HOMES LLC
40873 GLENPANE WAY
ALDIE, VA 20105-4111

Also the owner of Record for the base tax year is as follows:
PACIFIC HOMES LLC
40873 GLENPANE WAY ADV
ALDIE, VA 20105-4111

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

August 18, 2026

Payment Due: September 17, 2026

KEYS FUNDING LLC -7024
PO BOX 67514
NEWARK NJ 07101-8009

RE: CERTIFICATE NUMBER: **7575-24**
PARCEL ID NUMBER: **731300000061**

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]		69.20
Clerk of Court Advertising Fee [per Sect. 197.512]		56.00
Sheriff's Fee [per Sect. 197.522(2)]		40.00
Sheriff's Return Postage Fee [per Sect. 197.522(2)]		1.00
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]		210.70
Electronic Auction Fee [per Sect. 197.542(4)(c)]		69.00
TOTAL DUE	**$**	**548.40**

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.: **7575-24**
AMOUNT ENCLOSED: **$548.40**

Applicant's Name & Address:
KEYS FUNDING LLC -7024
PO BOX 67514
NEWARK NJ 07101-8009

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.: 7575-24
AMOUNT ENCLOSED: $548.40

Applicant's Name & Address:
KEYS FUNDING LLC -7024
PO BOX 67514
NEWARK NJ 07101-8009

CL-0142-1910

CLERK OF THE CIRCUIT COURT VOLUSIA CTY. FL
2026 AUG 24 AM 11:46
FILED

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

Applicant's Deposit

CERTIFICATE NUMBER: 7575-24

Recording & Receipting Payment Breakdown

Clerk of Court Statutory Fee	(TAXDE)	60.00
Postage	(PO)	69.20
Advertising Fee	(ADVER)	56.00
Sheriff's Fee	(SOFEE)	40.00
Sheriff's Return Postage Fee	(PO)	1.00
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)	210.70
Electronic Auction Fee		69.00
TOTAL DEPOSIT		$ 548.40

Laura E. Roth
Clerk of Court Volusia County, Florida
Official Records: 8/26/2026 2:08 PM
Receipt: 303161636 Drawer: 155531

KEYS FUNDING LLC - 7024
Operator: bpoitras

Instrument #: 2026157435 Type: NO
Book #: 8897 Page #: 3520 Time: 2:08 PM
Recording Fee: $10.00
1 Tax Deed Processing Fee - $60.00 $60.00
6920 Postage - $0.01 $69.20
5600 Advertising Fee - $0.01 $56.00
4000 Sheriffs Fee/Tax Deed - $0.01 $40.00
100 Postage - $0.01 $1.00
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
21070 Tax Deed Deposit Escrow Doc Stamps only - $0.01 $210.70
6900 Tax Deed Auction Fee - $0.01 $69.00
CERT# 7575-24 / KEYS FUNDING LLC - 7024

Subtotal: $548.40
Sales Tax: $0.00
Due: $548.40

CHK# 3503279 $548.40

8/26/2026 2:08:54 PM
Instrument# 2026157435 1 page
Book: 8897 Page: 3520
Electronically Recorded By
Volusia County Clerk of the Court

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, that **KEYS FUNDING LLC - 7024** 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. **7575-24** Year of Issuance **JUNE 1, 2024**

Description of Property **731300000061**
13-17-33 NE 1/4 OF SE 1/4 N OF ENTERPRISE RD & W OF CR & EXC PART FOR WIDENING ENTERPRISE RD PER OR 2171 PG 0675 PER OR 3146 PG 1828 PER OR 5262 PG 4169 PER OR 8440 PG 3225

Name in which assessed **PACIFIC HOMES LLC**

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 **17TH** day of **NOVEMBER**, **2026** at **9:00 O'CLOCK A.M. or any subsequently scheduled sale date.**

Dated 8/26/2026.

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.

OCTOBER 15, 2026

CL-0403-1810

To:
Property Appraiser - County of Volusia

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

Date: 9/14/2026

Pages: 5

Completed by: Laura Huff

Date: 09/15/2026

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

Tax Deed Sale Date: **NOVEMBER 17, 2026**

9-15-26 NO Changes SL

Certificate Number	Parcel ID Number	Name in which assessed in base year	Name & Address on Current Tax Roll
617-24	600516010110	FALK MARGERY R	FALK MARGERY R ✓ 46-49 DOUGLASTON PKWY DOUGLASTON NY 11363
808-24	603812000680	LUCAS DONALD L EST	LUCAS DANIEL LEE ✓ LUCAS DAVID 147 EVERGREEN TER DELAND FL 32724
1548-24	701739040110	COX ARNIE SR COX EMMA C	COX ARNIE SR ✓ COX EMMA C 626 RIVERSIDE DR APT 18C NEW YORK NY 10031
1657-24	702007010160	FIELDS M A	FIELDS M A ✓ 240 CLARK DR ALPHARETTA GA 30201
1658-24	702007010210	UNIVERSAL FLIPS LLC	UNIVERSAL FLIPS LLC ✓ 8414 SUNSPRITE CT ORLANDO FL 32818
2012-24	800905140290	FERNATT C E % LILLIAN GRUBB	FERNATT C E ✓ % LILLIAN GRUBB 364 DEANER DR NW ROANOKE VA 24017
2029-24	800906030330	IRON ROD INVESTMENTS INC	IRON ROD INVESTMENTS INC ✓ 290 REDWOOD AVE ORANGE CITY FL 32763

2030-24	800906030360	IRON ROD INVESTMENTS INC	IRON ROD INVESTMENTS INC 290 REDWOOD AVE ORANGE CITY FL 32763
3550-20	611001240130	DRAKE CARRIE ALBERTA	DRAKE CARRIE ALBERTA 1284 CONSTUTION DR DAYTONA BEACH FL 32119
3697-24	813011500010	GRENIER RONALD N	GRENIER RONALD N EST 1007 DAVENPORT DR DELTONA FL 32725
3733-24	813015200040	SERRA DAVID J III	SERRA DAVID J III 1953 EVARD AVE DELTONA FL 32725
3774-20	612901110240	BOARTS DAVID L SHAFFER DOROTHY B	BOARTS DAVID L SHAFFER DOROTHY B 5282 FIDDLELEAF DR FORT MYERS FL 33905
3849-19	723100001380	EMILCAR MARCEL	EMILCAR MARCEL 1211 NE 39TH ST POMPANO BEACH FL 33064
4015-20	613301160180	FAULKNER JANE MARIE	FAULKNER JANE MARIE 9 S STEEPLE VIEW DR FRANKLIN WI 53132
4216-24	813074090110	JACKSON VERONICA ANN	JACKSON VERONICA ANN 2490 HOPE AVE DELTONA FL 32738
4752-24	423301010140	CHERRY RICHARD B EST	CHERRY RICHARD B EST 1740 TALLAHASSEE DR HOLLY HILL FL 32117
4779-24	423309000290	HALVORSON J COOPER	HALVORSON J COOPER 1301 13TH ST DAYTONA BEACH FL 32117
4952-24	424211040380	BLOUNT RACHEL	BLOUNT RACHEL 446 BRYANT ST ORMOND BEACH FL 32174

4985-24	424219140150	SMITH HEIDI	SMITH HEIDI 1209 CHRISTOBEL ST DAYTONA BEACH FL 32117
4988-24	424219240151	SORRELL TROY EST SORRELL RALPH	SORRELL TROY EST SORRELL RALPH 108 LACOSTA LN UNIT 613 DAYTONA BEACH FL 32114
5015-24	424220160151	WESTON LINDA S	WESTON LINDA S 907 CORDOVA AVE ORMOND BEACH FL 32174
5036-24	424227010460	DAVIS CHARLES E TR SUN MOON ATLANTIC TRUST	DAVIS CHARLES E TR SUN MOON ATLANTIC TRUST 37 COCONUT CT PALM COAST FL 32137
5041-24	424228020340	ROSE RICHARD ROSE HAROLD R	ROSE RICHARD ROSE HAROLD R 1226 BENDER AVE HOLLY HILL FL 32117
5274-19	620601110260	HALIFAX REALTY INC TR	HALIFAX REALTY INC TR 2626 LUTHER LN FORT COLLINS CO 80526
5390-24	523722030170	CHAMBERS DIAQUIRI J	CHAMBERS DIAQUIRI J 116 BAYWOOD DR DAYTONA BEACH FL 32117
5548-24	523836120020	TRUSTEE SERVICES LLC TR STERN FAMILY LAND TRUST	TRUSTEE SERVICES LLC TR STERN FAMILY LAND TRUST 136 S FRANKLIN ST DAYTONA BEACH FL 32114
5973-24	920701000011	WRIGHT RUFUS TED	WRIGHT RUFUS TED PO BOX 1064 OSTEEN FL 32764
7222-24	630802001070	BERNARD ALEX BERNARD BARBARA A BERNARD KRISTEN E	BERNARD ALEX BERNARD BARBARA A BERNARD KRISTEN E 107 STONE GATE LN PORT ORANGE 32129
7223-24	630802001080	BERNARD ALEXANDER T	BERNARD ALEXANDER T 108 STONE GATE LN PORT ORANGE 32129

7321-24	631204004340	GONZALEZ LINDSEY P	GONZALEZ LINDSEY P 4231 S PENINSULA DR PORT ORANGE FL 32127
7380-24	631504110510	CERIO CAROLYN NANCY	BIBBEE REAL ESTATE LLC 26246 WESLEY CHAPEL BLVD UNIT 137 LUTZ FL 33559
7575-24	731300000061	PACIFIC HOMES LLC	PACIFIC HOMES LLC 40873 GLENPANE WAY ALDIE VA 20105
8123-24	743005030820	STEIN EVAN W REYNOLDS ELIZABETH B	STEIN EVAN W REYNOLDS ELIZABETH B 1615 ELIZABETH ST NEW SMYRNA BEACH FL 32168
8200-24	744109010030	CENTRAL FLORIDA COMMUNITY DEVELOPMENT CORP INC	CENTRAL FLORIDA COMMUNITY DEVELOPMENT CORP INC PO BOX 15065 DAYTONA BEACH FL 32115
8230-24	744130040040	BOOTH RHEA S EST	BOOTH RHEA S EST 529 JOSIE ST NEW SMYRNA BEACH FL 32168
8592-19	710801040270	MOISE FRANCELER MIGUERLYNE LOUIS	LOUIS MIGUERLYNE 5948 ELLIS HOLLOW RD W LAKE WORTH FL 33463
8659-19	701033000291	MOONEY WILLIAM B	MOONEY WILLIAM B PO BOX 666 DE LEON SPRINGS FL 32130
9000-24	950600000750	FLOOD GORDON L	FLOOD GORDON L 144 N 1ST ST OAK HILL FL 32759
10445-24	402500000040	CORTAZAR VICTOR HUGO CORTAZAR VINCENT CORTAZAR JAMES	CORTAZAR VICTOR HUGO CORTAZAR VINCENT CORTAZAR JAMES 544 S BEACH ST ORMOND BEACH FL 32174
12521-20	632204000191	ROSE BAY INC	ROSE BAY INC PO BOX 818 PORT ORANGE FL 32115

12751-20	802301190062	WEST VOLUSIA PROPERTIES	WEST VOLUSIA PROPERTIES ✓ PO BOX 15200 DAYTONA BEACH FL 32115

To:
Property Appraiser - County of Volusia

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

Date: 9/14/2026

Pages: 5

Completed by: Laura Huff

Date: 09/15/2026

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

Tax Deed Sale Date: **NOVEMBER 17, 2026**

9-15-26 NO Changes SR

CERTIFICATE NUMBER	PARCEL ID NUMBER	INFORMATION REFLECTED ON MOST RECENT CERTIFIED TAX ROLL	
		HOMESTEAD? YES OR NO	ASSESSED VALUE
617-24	600516010110	NO ✓	$12,192
808-24	603812000680	NO ✓	$119,435
1548-24	701739040110	NO ✓	$7,794
1657-24	702007010160	NO ✓	$3,484
1658-24	702007010210	NO ✓	$52,353
2012-24	800905140290	NO ✓	$11,094
2029-24	800906030330	NO ✓	$8,911

2030-24	800906030360	NO ✓	$11,882
3550-20	611001240130	NO ✓	$438
3697-24	813011500010	YES ✓	$61,813
3733-24	813015200040	YES ✓	$72,853
3774-20	612901110240	NO ✓	$1,563
3849-19	723100001380	NO ✓	$15,805
4015-20	613301160180	NO ✓	$742
4216-24	813074090110	YES ✓	$104,405
4752-24	423301010140	NO ✓	$122,180
4779-24	423309000290	NO ✓	$31,620
4952-24	424211040380	NO ✓	$28,512

4985-24	424219140150	YES ✓	$72,024
4988-24	424219240151	NO ✓	$142,060
5015-24	424220160151	YES ✓	$117,947
5036-24	424227010460	NO ✓	$152,273
5041-24	424228020340	NO ✓	$66,429
5274-19	620601110260	NO ✓	$12,977
5390-24	523722030170	NO ✓	$119,523
5548-24	523836120020	NO ✓	$68,492
5973-24	920701000011	NO ✓	$168,693
7222-24	630802001070	NO ✓	$70,527
7223-24	630802001080	NO ✓	$70,698

7321-24	631204004340	YES ✓	$273,960
7380-24	631504110510	NO ✓	$102,723
7575-24	731300000061	NO ✓	$513,500
8123-24	743005030820	YES ✓	$86,738
8200-24	744109010030	NO ✓	$169,394
8230-24	744130040040	NO ✓	$166,803
8592-19	710801040270	NO ✓	$781
8659-19	701033000291	NO ✓	$500
9000-24	950600000750	NO ✓	$81,197
10445-24	402500000040	NO ✓	$548,099
12521-20	632204000191	NO ✓	$1,000

12751-20	802301190062	NO ✓	$1,200

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

WARNING

THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON **NOVEMBER 17, 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.: 7575-24

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.

PACIFIC HOMES LLC
40873 GLENPANE WAY
ALDIE VA 20105-4111

DATED THIS 25TH DAY OF SEPTEMBER, 2026.

7575-24 NOVEMBER 17, 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 **KEYS FUNDING LLC - 7024** 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.: **7575-24** Name in which assessed: **PACIFIC HOMES LLC**
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UNLESS SUCH CERTIFICATE SHALL BE REDEEMED according to law, the property described in such certificate shall be sold to the highest bidder at www.volusia.realtaxdeed.com on **NOVEMBER 17, 2026 at 9:00 o'clock A.M.**

Dated this 25TH day of SEPTEMBER, 2026.

LAURA E. ROTH
CLERK OF THE CIRCUIT COURT
Volusia County

REDEMPTION AMOUNT: **$31,338.41**
OPENING BID AMOUNT: $31,315.16

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.: **7575-24**
Date of Sale: **NOVEMBER 17, 2026**

REDEMPTION AMOUNT: **$31,338.41***

PAYABLE BEFORE: **9:00 AM on NOVEMBER 17, 2026**

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PACIFIC HOMES LLC
40873 GLENPANE WAY
ALDIE VA 20105-4111

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 2795 7646 07

U.S. Postal Service™
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Domestic Mail Only

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

Postmark Here

PACIFIC HOMES LLC
40873 GLENPANE WAY
ALDIE VA 20105-4111

7575-24 NOVEMBER 17, 2026

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:

PACIFIC HOMES LLC
40873 GLENPANE WAY
ALDIE, VA 20105-4111

7575-24 NOVEMBER 17, 2026

9590 9402 9196 4225 7270 46

9589 0710 5270 2795 7646 07

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X Suresh Boram ☐ Agent ☐ Addressee

B. Received by *(Printed Name)* Suresh Boram

C. Date of Delivery 10/01/2026

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

CLERK OF THE CIRCUIT
& CTY. COURT VOLUSIA CTY., FL
CC 44

2026 OCT -9 AM 8:29

3. Service Type

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

ail
ail Restricted Delivery
(over $500)

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

WARNING

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TAX DEED CERTIFICATE NO.: 7575-24

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DATED THIS 25TH DAY OF SEPTEMBER, 2026.

ASTUTE TECHNOLOGIES LLC
11620 VERNA DRIVE
OAKTON VA 22124

7575-24 NOVEMBER 17, 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 **KEYS FUNDING LLC - 7024** 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 25TH day of SEPTEMBER, 2026.

LAURA E. ROTH
CLERK OF THE CIRCUIT COURT
Volusia County

REDEMPTION AMOUNT: **$31,338.41**
OPENING BID AMOUNT: $31,315.16
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Date of Sale: **NOVEMBER 17, 2026**

REDEMPTION AMOUNT: **$31,338.41***

PAYABLE BEFORE: **9:00 AM on NOVEMBER 17, 2026**

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ASTUTE TECHNOLOGIES LLC
11620 VERNA DRIVE
OAKTON VA 22124

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 2795 7646 14

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

OFFICIAL USE

Certified Mail Fee
$

SEP 25 2026

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
$

Total Po
$

Sent To

Street an

City, Stat

Postmark Here

ASTUTE TECHNOLOGIES LLC
11620 VERNA DRIVE
OAKTON VA 22124

7575-24 NOVEMBER 17, 2026

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:

ASTUTE TECHNOLOGIES LLC
11620 TERNA DRIVE
OAKTON VA 22124

7575 NOVEMBER 17, 2026

9590 9402 9196 4225 7270 39

2. Article Number (Transfer from service label)

9589 0710 5270 2795 7646 14

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

OAKTON POST OFFICE
2209 CHAIN BRIDGE ROAD
VIENNA VA 22182-9998
(800)275-8777
10/13/2026 08:38 AM

☐ 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

☐ 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

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DATED THIS 25TH DAY OF SEPTEMBER, 2026.

THE PACIFIC HOMES LLC
40873 GLENPANE WAY
ALDIE VA 20105

7575-24 NOVEMBER 17, 2026

LAURA E ROTH
CLERK OF THE CIRCUIT COURT

DR-451
R. 9/76

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CLERK OF THE CIRCUIT COURT
Volusia County

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THE PACIFIC HOMES LLC
40873 GLENPANE WAY
ALDIE VA 20105

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 2795 7646 21

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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
$

Total P
$

Sent T

Street

City, S

Postmark Here

THE PACIFIC HOMES LLC
40873 GLENPANE WAY
ALDIE VA 20105

7575-24 NOVEMBER 17, 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:

LIE PACIFIC HOMES LLC
40873 GLENPANE WAY
ALDIE VA 20105

7575-24 NOVEMBER 17, 2026

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X Suresh Reddy ☐ Agent ☐ Addressee

B. Received by *(Printed Name)* SURESH RONAM

C. Date of Delivery 10/01/2026

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

CLERK OF THE CIRCUIT
& CTY. COURT VOLUSIA CTY., FL
CC 44

2026 OCT -9 AM 8:29

FILED

3. Service Type

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

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

9590 9402 9196 4225 7270 22

2 Article Number *(Transfer from service label)*

9589 0710 5270 2795 7646 21

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

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

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40872 GLENPANE WAY
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7575-24 NOVEMBER 17, 2026

LAURA E ROTH
CLERK OF THE CIRCUIT COURT

DR-451
R. 9/76

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Volusia County

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PAYABLE BEFORE: **9:00 AM on NOVEMBER 17, 2026**

THE PACIFIC HOMES LLC
40872 GLENPANE WAY
ALDIE VA 20105

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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-0917-2101

9589 0710 5270 2795 7646 38

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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
$

Total Pos
$

Sent To

Street and

City, State

25 2026

Postmark Here

THE PACIFIC HOMES LLC
40872 GLENPANE WAY
ALDIE VA 20105

7575-24 NOVEMBER 17, 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:

THE PACIFIC HOMES LLC
40872 GLENPANE WAY
ALDIE VA 20105

7575-24 NOVEMBER 17, 2026

9590 9402 9196 4225 7270 15

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

9589 0710 5270 2795 7646 38

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent
☒ Addressee

B. Received by *(Printed Name)*

C. Date of Delivery

10/3/26

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

FILED
2026 NOV 16 AM 10:08
CLERK OF THE CIRCUIT COURT
VOLUSIA CO., FL

Service Type

- ☐ Adult Signature
- ☐ Adult Signature Restricted Delivery
- ☒ Certified Mail®
- ☐ Certified Mail Restricted Delivery
- ☐ Collect on Delivery
- ☐ Collect on Delivery Restricted Delivery
- ail
- ail Restricted Delivery
- ☐ Priority Mail Express®
- ☐ Registered Mail™
- ☐ Registered Mail Restricted Delivery
- ☐ Signature Confirmation™
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TAX DEED CERTIFICATE NO.: 7575-24

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 25TH DAY OF SEPTEMBER, 2026.

MANSOUR M SABETI REGISTERED AGENT O/B/O
PACIFIC HOMES LLC
1250 S US HWY 1792 #250
LONGWOOD FL 32750

7575-24 NOVEMBER 17, 2026

LAURA E ROTH
CLERK OF THE CIRCUIT COURT

CIRCUIT COURT CLERK SUUM CUIQUE VOLUSIA COUNTY, FLORIDA

DR-451
R. 9/76

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, that **KEYS FUNDING LLC - 7024** 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.: **7575-24** Name in which assessed: **PACIFIC HOMES LLC**
Description of Property: **Parcel # 731300000061 13-17-33 NE 1/4 OF SE 1/4 N OF ENTERPRISE RD & W OF CR & EXC PART FOR WIDENING ENTERPRISE RD PER OR 2171 PG 0675 PER OR 3146 PG 1828 PER OR 5262 PG 4169 PER OR 8440 PG 3225.**

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 **NOVEMBER 17, 2026 at 9:00 o'clock A.M.**

Dated this 25TH day of SEPTEMBER, 2026.

LAURA E. ROTH
CLERK OF THE CIRCUIT COURT
Volusia County

CIRCUIT COURT CLERK SUUM CUIQUE VOLUSIA COUNTY, FLORIDA

REDEMPTION AMOUNT: **$31,338.41**
OPENING BID AMOUNT: $31,315.16

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.: **7575-24**
Date of Sale: **NOVEMBER 17, 2026**

REDEMPTION AMOUNT: **$31,338.41***

PAYABLE BEFORE: **9:00 AM on NOVEMBER 17, 2026**

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

MANSOUR M SABETI REGISTERED AGENT O/B/O PACIFIC HOMES LLC
1250 S US HWY 1792 #250
LONGWOOD FL 32750

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 2795 7646 45

U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
Domestic Mail Only

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
$

Total
$

Sent

Street

City, S

SEP 25

Postmark Here

MANSOUR M SABETI REGISTERED AGENT
O/B/O PACIFIC HOMES LLC
1250 S US HWY 1792 #250
LONGWOOD FL 32750

7575-24 NOVEMBER 17, 2026

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

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:

MANSOUR M SABETI REGISTERED AGENT
O/B/O PACIFIC HOMES LLC
1250 S US HWY 1792 #250
LONGWOOD FL 32750

7575-24 NOVEMBER 17, 2026

9590 9402 9196 4225 7270 08

9589 0710 5270 2795 7646 45

COMPLETE THIS SECTION ON DELIVERY

A. Signature

x Pacific homes ☐ Agent ☑ Addressee

B. Received by *(Printed Name)* Pacific homes | C. Date of Delivery 9.29

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

RECEIVED SEP 30 AM 9:15 FLORIDA COURT OF APPEAL 4TH DCA

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 16, 2026

SEMINOLE COUNTY SHERIFFS DEPT
ATTN CIVIL DEPARTMENT
91 ESLINGER WAY
SANFORD FL 32773

RE: Sheriff's Service for Tax Deed Sale to be held on: **Tuesday, November 17, 2026**
Service of Process must be completed by: **Tuesday, October 27, 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:	1
COST OF SERVICE:	$40.00
TOTAL AMOUNT OF CHECK(S):	**$40.00**

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
7575-24	**1**
MANSOUR M SABETI REGISTERED AGENT O/B/O PA	1
Grand Total	**1**

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

WARNING
SHERIFF'S NOTICE

TAX DEED CERTIFICATE NO.: 7575-24

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 **NOVEMBER 17, 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.

MANSOUR M SABETI REGISTERED AGENT O/B/O
PACIFIC HOMES LLC
1250 S US HWY 1792 #250
LONGWOOD FL 32750

7575-24 NOVEMBER 17, 2026

DATED THIS 25TH DAY OF SEPTEMBER, 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 **KEYS FUNDING LLC - 7024** 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.: **7575-24** Name in which assessed: **PACIFIC HOMES LLC**
Description of Property: **Parcel # 731300000061 13-17-33 NE 1/4 OF SE 1/4 N OF ENTERPRISE RD & W OF CR & EXC PART FOR WIDENING ENTERPRISE RD PER OR 2171 PG 0675 PER OR 3146 PG 1828 PER OR 5262 PG 4169 PER OR 8440 PG 3225.**

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 **NOVEMBER 17, 2026** at **9:00 o'clock A.M.**

Dated this 25TH day of SEPTEMBER, 2026.

Laura E. Roth

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

REDEMPTION AMOUNT: **$31,338.41**
OPENING BID AMOUNT: $31,315.16

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.: **7575-24**
Date of Sale: **NOVEMBER 17, 2026**

REDEMPTION AMOUNT: **$31,338.41***

PAYABLE BEFORE: **9:00 AM on NOVEMBER 17, 2026**

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

MANSOUR M SABETI REGISTERED AGENT O/B/O PACIFIC HOMES LLC
1250 S US HWY 1792 #250
LONGWOOD FL 32750

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

Seminole County Sheriff's Office – Civil Division

Person or Company to be Served

MANSOUR M SABETI REGISTERED AGENT O/B/O
PACIFIC HOMES LLC
1250 S US HWY 1792 #250
LONGWOOD, FL 32750

ORIGINAL

Plaintiff: **KEYS FUNDING LLC-7024**

vs.

Defendant **MANSOUR M SABETI REGISTERED AGENT O/B/O**

Case #: 24-7575 **Due Date: 10/27/2026**
Court: VOLUSIA COUNTY/CIRCUIT COURT **Sheriff's #: 26007916**
Type of Writ: TAX WARNING NOTICE OF APPLICATION FOR TAX DEED

Received the above-named writ on 10/01/2026 at 9:00 AM and served/returned the same on: 10/05/2026 at 11:57 AM in SEMINOLE COUNTY, FLORIDA, as follows:

Posted Tax Warning

By posting a true copy of this writ with the date and hour of service endorsed thereon by me to a conspicuous place on the property described within after making at least one (1) attempt that a tenant could not be found and there was no person residing therein, fifteen (15) years of age or older upon whom service could be made.

Special Remarks:

Posted on door of business.

Dennis M. Lemma, SHERIFF SEMINOLE COUNTY, FLORIDA

/s/ ***Christine Smith*** **389074**

Deputy Sheriff/Civil Process Officer

FILED
2026 OCT 13 AM 10:41
CLERK OF THE CIRCUIT
& CTY. COURT VOLUSIA CTY., FL
CC 44

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

WARNING
SHERIFF'S NOTICE

THE PROPERTY WILL BE SOLD AT PUBLIC AUCTION ON **NOVEMBER 17, 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.: 7575-24

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DATED THIS 25TH DAY OF SEPTEMBER, 2026.

MANSOUR M SABETI REGISTERED AGENT O/B/O
PACIFIC HOMES LLC
1250 S US HWY 1792 #250
LONGWOOD FL 32750

7575-24 NOVEMBER 17, 2026

LAURA E ROTH
CLERK OF THE CIRCUIT COURT

CIRCUIT COURT CLERK SUUM CUIQUE VOLUSIA COUNTY, FLORIDA

DR-451
R. 9/76

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Description of Property: **Parcel # 731300000061 13-17-33 NE 1/4 OF SE 1/4 N OF ENTERPRISE RD & W OF CR & EXC PART FOR WIDENING ENTERPRISE RD PER OR 2171 PG 0675 PER OR 3146 PG 1828 PER OR 5262 PG 4169 PER OR 8440 PG 3225.**

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 **NOVEMBER 17, 2026** at **9:00 o'clock A.M.**

Dated this 25TH day of SEPTEMBER, 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: **$31,338.41**
OPENING BID AMOUNT: $31,315.16

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Certificate No.: **7575-24**
Date of Sale: **NOVEMBER 17, 2026**

REDEMPTION AMOUNT: **$31,338.41***

PAYABLE BEFORE: **9:00 AM on NOVEMBER 17, 2026**

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

MANSOUR M SABETI REGISTERED AGENT O/B/O PACIFIC HOMES LLC
1250 S US HWY 1792 #250
LONGWOOD FL 32750

2026 OCT 13 AM 10:41
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. 7575-24

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 25TH of SEPTEMBER AD, 2026, I mailed a copy of the attached Notice of Application for Tax Deed, addressed to:

PACIFIC HOMES LLC	at	40873 GLENPANE WAY, ALDIE VA 20105-4111,
ASTUTE TECHNOLOGIES LLC	at	11620 VERNA DRIVE, OAKTON VA 22124,
☆ THE PACIFIC HOMES LLC	at	40873 GLENPANE WAY, ALDIE VA 20105,
☆ THE PACIFIC HOMES LLC	at	40872 GLENPANE WAY, ALDIE VA 20105,
MANSOUR M SABETI REGISTERED AGENT O/B/O PACIFIC HOMES LLC	at	1250 S US HWY 1792 #250, LONGWOOD FL 32750,

Witness my hand and official seal this 25TH of SEPTEMBER, 2026

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

LAURA E. ROTH
CLERK OF THE CIRCUIT COURT

By: S PEARSON
Samantha Pearson
Deputy Clerk

The Beacon
PUBLISHED WEEKLY
State of Florida
COUNTY OF VOLUSIA SS

Before the undersigned authority personally appeared ___Barb Shepherd_____, who on oath says that he/she is the Legal Advertising Representative of The Beacon, a weekly newspaper published at DeLand, in Volusia County, Florida; that the attached copy of advertisement, being a _____Tax Deed_____ in the matter of _____Certificate #7575-24_____ in the _____Pacific Homes LLC_____ the ___Circuit__ Court, was published in said newspaper, in the issue(s) of _____ _____October 15, 22, 29 & November 5, 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.

Barb Shepherd

Sworn to and subscribed before me this __5th_ day of __November, 2026__,

Melodie W. Robinson

MELODIE W. ROBINSON
Commission # HH 829330
Expires October 19, 2030

(SEAL)

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, that KEYS FUNDING LLC - 7024 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. 7575-24
Year of Issuance: JUNE 1, 2024
Description of Property: Parcel # 7313000000061 13-17-33 NE 1/4 OF SE 1/4 N OF ENTERPRISE RD & W OF CR & EXC PART FOR WIDENING ENTERPRISE RD PER OR 2171 PG 0675 PER OR 3146 PG 1828 PER OR 5262 PG 4169 PER OR 8440 PG 3225
Name in which assessed: PACIFIC HOMES LLC

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 17TH day of NOVEMBER, 2026 at 9:00 O'CLOCK A.M.

Dated this 25TH day of SEPTEMBER, 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.

October 15, 22, 29 & November 5, 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

October 21, 2026

KEYS FUNDING LLC -7024
PO BOX 67514
NEWARK NJ 07101-8009

RE: CERTIFICATE NO.: **7575-24**

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].....	$	210.70
TOTAL AMOUNT OF REFUND	**$**	**229.20**

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

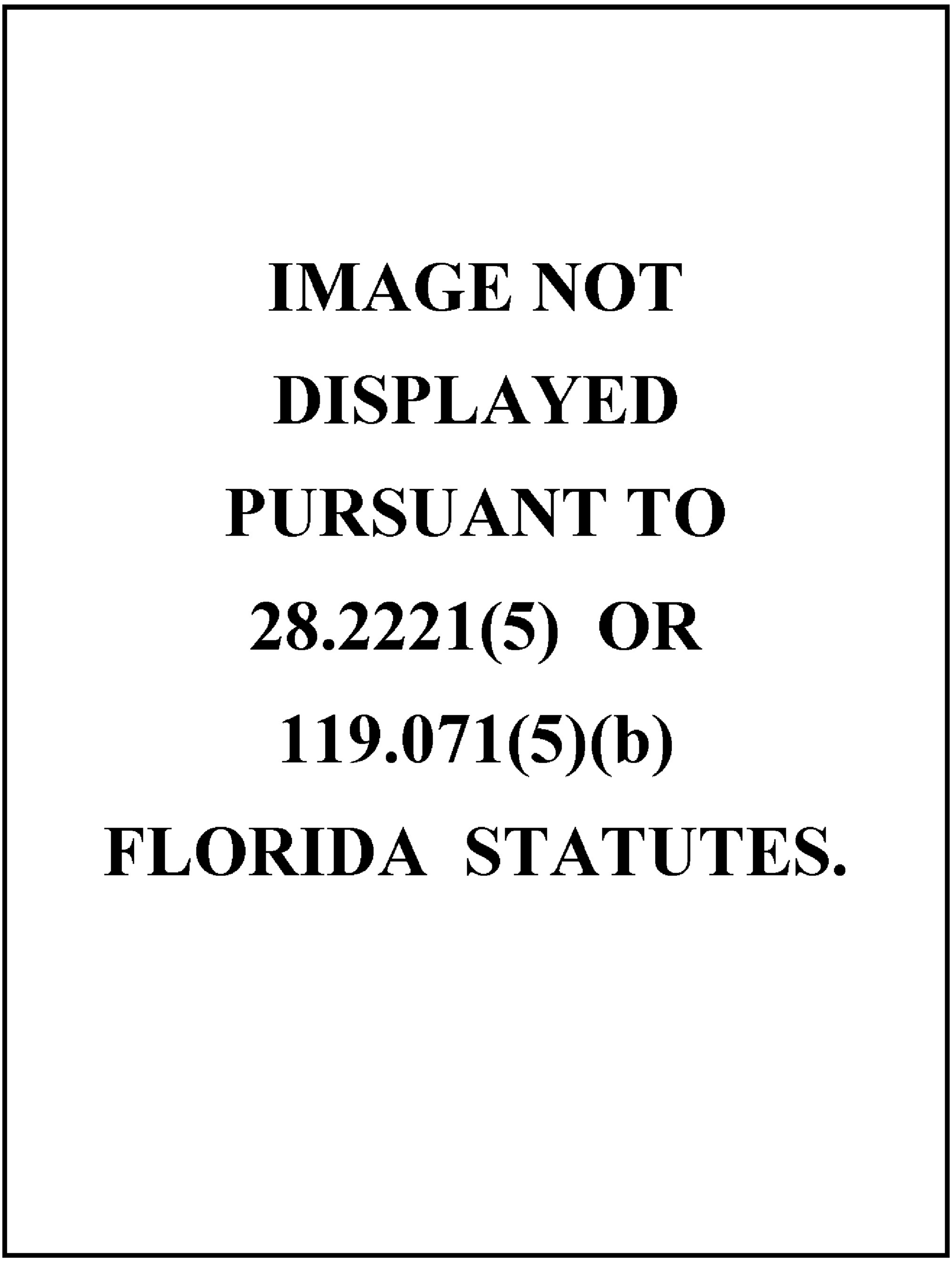
Sincerely,

LAURA E. ROTH
CLERK OF THE CIRCUIT COURT

By: RPoitras

B POITRAS
DEPUTY CLERK

CL-0205-2101


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