

CLOSING AFFIDAVIT

(Buyer)

Before me, the undersigned authority, personally appeared Vitalia Saint Juste ("Affiant"), who being by me first duly sworn on oath, deposes and says that:

1. **Vitalia Saint Juste** ("Buyer"), is purchasing the following described property from **Net Web Media LLC** ("Seller"), to wit:

Lot 279, Ridge Grove - Addition No. 1, according to the Plat thereof, recorded in Plat Book 22, Page(s) 43, of the Public Records of Palm Beach County, Florida.

2. Buyer's marital status as reflected in this affidavit and the other closing documents is true and correct. The Buyer is of legal age and has never been adjudged incompetent. There are no matters pending against the Buyer that could give rise to a lien that would attach to the property prior to the recording of the interests to be insured, and Buyer has not and will not execute any instrument (nor permit any action to be taken) that would adversely affect the title or interests to be insured. There are no judgments or liens against Buyer and no bankruptcy proceedings are currently pending with respect to Buyer.
3. To the best of Buyer's knowledge, information, and belief: (a) within the past 90 days there have been no improvements, alterations, or repairs to the above described property for which the costs thereof remain unpaid, and that within the past 90 days there have been no claims for labor or material furnished for repairing or improving the same, which remain unpaid; (b) there are no actual or potential mechanic's, materialmen's, or laborer's liens against the property; (c) there are no tenancies, leases or other occupancies (oral or written) affecting the property; (d) no other person or entity has any contract to purchase, option to purchase, right of first refusal, or other potential claim of right to purchase the property.
4. Buyer knows of no violations of municipal ordinances pertaining to the property, or any action or proceeding relating to the property which is pending in any court, nor does the Buyer know of any judgment, tax lien, or matter of any nature whatsoever which could create a lien or charge upon the property. Buyer has no knowledge of any matters that could or does create a cloud on the title to the subject property.
5. There are no matters pending against the Buyer that could give rise to a lien that would attach to the property between the effective date of commitment and the recording of the interest to be insured. Borrower has not and will not execute any instruments that would adversely affect the interest to be insured.
6. There are no actions or proceedings now pending in any State or Federal Court to which the Buyer is a party, including but not limited to, proceedings in bankruptcy, receivership or insolvency, nor are there any judgments, bankruptcies, liens or executions of any nature which constitute or could constitute a charge or lien upon said property.
7. This affidavit is given for the purpose of clearing any possible question or objection to the title to the above referenced property and, for the purpose of inducing **Kelley & Grant, P.A.** and **Westcor Land Title Insurance Company** to issue title insurance on the subject property, with the knowledge that said title companies are relying upon the statements set forth herein.
8. Buyer hereby holds **Kelley & Grant, P.A.** and **Westcor Land Title Insurance Company** harmless and fully indemnifies same (including but not limited to attorneys' fees, whether suit be brought or not, and at trial and all appellate levels, and court costs and other litigation expenses) with respect to the matters set forth herein. "Affiant", "Seller" and "Buyer" include singular or plural as context so requires or admits. Buyer is familiar with the nature of an oath and with the penalties as provided by the laws of the United States and the State of Florida for falsely swearing to statements made in an instrument of this nature. Buyer has read, or heard read, the full facts of this Affidavit and understands its context.

Under penalties of perjury, I declare that I have read the foregoing Affidavit and that the facts stated in it are true.

Vitalia Saint Juste

STATE OF FLORIDA
COUNTY OF PALM BEACH

Sworn to (or affirmed) and subscribed before me by means of () physical presence or () online notarization this 29th day of March, 2024, by Vitalia Saint Juste.

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

Personally Known: _____ OR Produced Identification: _____
Type of Identification
Produced: _____

TAX PRORATION AGREEMENT

Buyer: Vitalia Saint Juste
Seller: Net Web Media LLC
Property: 7795 Overlook Road, Lantana, FL 33462
Close Date: March 29, 2024

The current year's tax bill has not yet been issued and is not expected to be issued until November. Accordingly, the undersigned Buyer and Seller hereby understand and agree that the Settlement Statement, Closing Disclosure and/or HUD-1 Settlement Statement prepared for the above captioned transaction includes:

- AN ESTIMATED PRORATION of 2024 real estate taxes. The proration was based on information from the county tax department, but the actual amount for the current year may vary due to a change in assessment or millage rate. When the 2024 tax bill is issued, it may be appropriate to adjust the proration according to that bill. Any adjustment will be decided between the parties. Kelley & Grant, P.A. will provide assistance, if requested, but will not be responsible for effecting an adjustment or for collecting or paying any amounts due.
- NO PRORATION of 2024 real estate taxes. Buyer will be responsible for paying all taxes owed for the current year.

The undersigned Buyer and Seller hereby hold Kelley & Grant, P.A. harmless from any loss or injury resulting from the proration of taxes, or lack thereof, in the captioned transaction.

BUYER:

Vitalia Saint Juste

Date: 03/29/2024

SELLER:

Net Web Media LLC, a Delaware Limited Liability Company Date: 03/28/2024

By: _____
Levi Weisz, Authorized Signatory

FLORIDA INSURANCE PREMIUM DISCLOSURE

File No: 24-119DY

Closing Date: March 29, 2024

You are being given this form and certification to explain differences between Federal and Florida law. Federal law requires the costs of the policies to be calculated using the full premium for the lender policy. Florida law allows the premium for the lender's policy to be calculated using a lower rate when purchased along with an owner's policy.

If both an owner's policy and a lender's policy are being purchased, the title insurance premiums on this form might differ from the premiums on the Closing Disclosure. The owner's policy premium listed on the Closing Disclosure (if any) will probably be lower than on this form, and the lender policy premium will probably be higher.

The chart below lists the amounts disclosed by the lender and the premium for the policies being purchased. These amounts include the charges for endorsements to the policies:

		Closing Disclosure Amount		Florida Premium	
		Buyer	Seller	Buyer	Seller
(a)	Lender's Policy	\$825.00	\$0.00	\$25.00	\$0.00
(b)	Lender's Endorsements	\$185.00	\$0.00	\$185.00	\$0.00
(c)	Lender's Policy Total	\$1,010.00	\$0.00	\$210.00	\$0.00
(d)	Owner's Policy	\$0.00	\$775.00	\$0.00	\$1,575.00
(e)	Owner's Endorsements	\$0.00	\$0.00	\$0.00	\$0.00
(f)	Owner's Policy Total	\$0.00	\$775.00	\$0.00	\$1,575.00
Total All Policies (c + f)		\$1,785.00		\$1,785.00	

The total dollar amount for the policies as disclosed on this form should be equal to the total premium calculated using the Florida Insurance Code. The Florida Premium amounts listed above will be used to disburse the funds from the title agency's escrow account to Westcor Land Title Insurance Company and Kelley & Grant, P.A..

The undersigned hereby certify that they have carefully reviewed the Closing Disclosure (if any) or other settlement statement form and they approve and agree to the payment of all fees, costs, expenses and disbursement as reflected on the Closing Disclosure (if any) or other settlement statement form to be paid on their behalf. We further certify that we have received a copy of the Closing Disclosure (if any) or other settlement statement.

BUYER:

Vitalia Saint Juste

Date: _____

SELLER:

Net Web Media LLC, a Delaware Limited Liability
Company

Date: _____

By: _____
Levi Weisz, Authorized Signatory

Settlement Agent Certification

I have reviewed the settlement statement for this transaction, the Closing Disclosure (if any), the lender's closing instructions (if any) and any and all other forms relative to the escrow funds, including any disclosure of the Florida title insurance premiums being paid, and I agree to disburse the escrow funds in accordance with the terms of this transaction and Florida law.

Angie Whitson

Settlement Agent Signature

March 29, 2024

Date

Angie Whitson

Settlement Agent Name

E083179

Florida License No

Kelley & Grant, P.A.

Title Agency Holding Funds

544191

Florida License No

COMPLIANCE AGREEMENT

RE: Purchase FILE NO.: 24-119DY

SETTLEMENT DATE: March 29, 2024

PROPERTY: 7795 Overlook Road, Lantana, FL 33462

SETTLEMENT AGENT: Kelley & Grant, P.A.

The undersigned agree, upon request of Settlement Agent or persons acting on behalf of Settlement Agent, to cooperate fully in correcting or offsetting any errors made in the settlement of the captioned transaction and, for that purpose, further agree:

to execute, acknowledge, deliver or record any such document, pay or deliver any such funds, and take any such other action as Settlement Agent may reasonably deem necessary or desirable to ensure the proper conveyances of title and security interests, the proper collection and disbursement of funds, and the proper fulfillment of any other obligation provided for under the terms of the contracts, loan commitments and other agreements applicable to this transaction.

to comply with any such requests within a reasonable period of time as specified by Settlement Agent.

Failure to comply with such requests may constitute default, and Settlement Agent may pursue its available remedies to compel a party in default to fulfill his, her or its obligations.

This agreement shall survive settlement.

SELLER

BUYER

Net Web Media LLC, a Delaware Limited Liability Company

Vitalia Saint Juste

By: _____
Levi Weisz, Authorized Signatory

Kelley & Grant, P.A.
 FL1530
 370 Camino Gardens Boulevard
 301
 Boca Raton, FL 33432
 (561) 672-1161

ALTA Buyer's Settlement Statement

File #:	24-119DY	Property	7795 Overlook Road	Settlement Date	03/29/2024
Prepared:	03/27/2024		Lantana, FL 33462	Disbursement Date	03/29/2024
Closer:	Dawn Yorio	Buyer	Vitalia Saint Juste 1579 Quail Lake Drive Apt 307 West Palm Beach, FL 33409		
		Seller	Net Web Media LLC 16 West Main Street Christiana, DE 19702		
		Lender	Daniel J. Mancini 88-183 Kai Avenue Caption Cook, HI 96704		

Description	Buyer	
	Debit	Credit
Financial		
Sales Price of Property	\$300,000.00	
Deposit		\$5,000.00
Loan Amount		\$150,000.00
Prorations/Adjustments		
County Taxes 01/01/2024 to 03/29/2024		\$611.42
Non Ad-Valorem Taxes 03/29/2024 to 10/01/2024	\$186.88	
Title Policy Adjustment		\$800.00
Loan Charges		
1% of Loan Amount (Points)	\$1,500.00	
Loan Origination Fee to Horizon Mortgage PB LLC	\$3,000.00	
Processing Fee to Dante Mancini	\$500.00	
Wire Fee to Daniel J. Mancini	\$35.00	
Prepaid Interest (\$41.10 per day from 03/29/2024 to 04/01/2024)	\$123.30	
Government Recording and Transfer Charges		
Recording Fees	\$97.70	
---Deed: \$27.60		
---Mortgage: \$70.10		
Documentary Stamp Tax (Mortgage) to Palm Beach County Clerk	\$525.00	
ERecording Fees to Palm Beach County Clerk	\$14.25	
Intangible Tax (Mortgage) to Palm Beach County Clerk	\$300.00	
Title Charges & Escrow / Settlement Charges		
Title - E-Storage Fee to Kelley & Grant, P.A.	\$15.00	
Title - FedEx/Wire Fee to Kelley & Grant, P.A.	\$90.00	
Title - Lender's Endorsement Total to Westcor Land Title Insurance Company	\$185.00	
Title - Lender's Title Policy to Westcor Land Title Insurance Company	\$825.00	
Title - Settlement Fee to Kelley & Grant, P.A.	\$895.00	
Miscellaneous		
Attorney Fees to Daniel J. Mancini	\$1,500.00	

Description	Buyer	
	Debit	Credit
Notary Fee to Signing Carolina, Inc.	\$150.00	
Survey Fee, Plot Plan (GTT) to Kelley & Grant, P.A.	\$400.00	
Transaction Fee to Hot Team Realty & Investment Svc. Inc.	\$495.00	
Homeowner's Insurance Premium to Renegade Insurance DBA United Insurance	\$3,013.28	
	Debit	Credit
Subtotals	\$313,850.41	\$156,411.42
Due from Buyer		\$157,438.99
Totals	\$313,850.41	\$313,850.41

See signature addendum

Signature Addendum

Acknowledgement

We/I have carefully reviewed the Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the Settlement Statement.

We/I authorize Kelley & Grant, P.A. to cause the funds to be disbursed in accordance with this statement.

Vitalia Saint Juste

Date

Settlement Agent

Date

Affidavit

[Part III, Ch. 692 F.S. - Conveyances to Foreign Entities - By Individual Buyer]

BEFORE ME, the undersigned authority, duly authorized to take acknowledgments and administer oaths, personally appeared Vitalia Saint Juste, (“Affiant”), who deposes and says under penalties of perjury that:

(When used “Affiant” includes singular or plural as context so requires or admits.)

1. Affiant is purchasing or acquiring an interest in the following real property:

00-43-45-09-09-000-2790

7795 Overlook Road

2. Affiant has read the Notice below and has been given the opportunity to consult with an attorney.

3. Affiant is (Initial which is applicable):

_____ Not a Foreign Principal as defined in §692.201, F.S. and is in compliance with the requirements set out in §692.202-205, F.S.

OR

_____ A Foreign Principal as defined in §692.201, F.S. and is in compliance with the requirements set out in §692.202-205, F.S.

4. Affiant acknowledges the foregoing representations will be relied upon to establish compliance with the law.

Print Name: Vitalia Saint Juste (Affiant)

STATE OF Florida
COUNTY OF Palm Beach

Sworn to (or affirmed) and subscribed before me by means of [] physical presence or [] online notarization this ___ day of March, 2024, by Vitalia Saint Juste who [] is personally known or [] has produced _____ as identification.

[Notary Seal]

Notary Public
Printed Name: _____
My Commission Expires: _____

NOTICE: FLORIDA NOW RESTRICTS THE SALE OF PROPERTY TO FOREIGN PRINCIPALS (Secs. 692.202-205, F.S.)

THIS NOTICE DOES NOT APPLY TO CITIZENS OF THE UNITED STATES AND PERMANENT RESIDENT ALIENS.

CAUTION: THIS NOTICE IS NOT INTENDED TO PROVIDE LEGAL ADVICE. PERSONS WHO ARE OR MAY BE DEFINED AS “FOREIGN PRINCIPALS OF FOREIGN COUNTRIES OF CONCERN” SHOULD CONSULT WITH AN ATTORNEY BEFORE PURCHASING OR ACQUIRING ANY INTEREST IN REAL PROPERTY IN FLORIDA ON OR AFTER JULY 1, 2023. LAND ACQUIRED IN VIOLATION OF THIS LAW MAY BE FORFEITED TO THE STATE.

Effective July 1, 2023, *foreign principals* of these *foreign countries of concern* are prohibited from purchasing or acquiring any interest in certain types of Florida real property, subject to limited exceptions:

- The People’s Republic of China
- The Russian Federation
- The Islamic Republic of Iran
- The Democratic People’s Republic of Korea
- The Republic of Cuba
- The Venezuelan regime of Nicolás Maduro
- The Syrian Arab Republic
- Any agency of or any other entity of significant control of such foreign country of concern

BUYERS ARE A FOREIGN PRINCIPAL IF ANY OF THESE APPLY TO THEM:

- (a) The government or any official of the government of a foreign country of concern;
- (b) A political party or member of a political party or any subdivision of a political party in a foreign country of concern;
- (c) A partnership, association, corporation, organization, or other combination of persons organized under the laws of or having its principal place of business in a foreign country of concern, or a subsidiary of such entity;
- (d) Any person who is domiciled in a foreign country of concern and is not a citizen or lawful permanent resident of the United States, or
- (e) Any person, entity, or collection of persons or entities, described in paragraphs (a) through (d) having a controlling interest in a partnership, association, corporation, organization, trust, or any other legal entity or subsidiary formed for the purpose of owning real property in Florida.

IF A BUYER IS A FOREIGN PRINCIPAL, FLORIDA LAW PROHIBITS THEM:

From purchasing or acquiring any interest in real property in Florida classified as agricultural land¹ or within 5 miles of a military installation.²

With limited exceptions, from purchasing or acquiring any interest in real property in Florida within 10 miles of a critical infrastructure facility or military installation³

NOTE: Foreign principals of the People’s Republic China are prohibited from purchasing or acquiring any interest in any real property in Florida regardless of its classification, subject to the Limited Residential Exception and Diplomatic Purposes Exception described below

¹ Agricultural land is defined to be that which has “agricultural classification” under F.S. 193.461.

² “Military Installation” means a base, camp, post, station, yard, or center encompassing at least 10 contiguous acres that is under the jurisdiction of the Department of Defense or its affiliates. Sec. 692.201(5), F.S.

³ “Critical infrastructure facility” means any of the following, if it employs measures such as fences, barriers, or guard posts that are designed to exclude unauthorized persons:

- (a) A chemical manufacturing facility.
- (b) A refinery.
- (c) An electrical power plant as defined in s. 403.031(20).
- (d) A water treatment facility or wastewater treatment plant.
- (e) A liquid natural gas terminal.
- (f) A telecommunications central switching office.
- (g) A gas processing plant, including a plant used in the processing, treatment, or fractionation of natural gas.
- (h) A seaport as listed in s. 311.09.
- (i) A spaceport territory as defined in s. 331.303(18)
- (j) An airport as defined in s. 333.01.

CERTAIN EXCEPTIONS MAY APPLY:

Limited Residential Exception - If the Buyer is a 'natural person' subject to the law, they may still purchase one residential real property, up to 2 acres in size, if all of the following apply:

- (a) The parcel is not on or within 5 miles of any military installation;
- (b) Buyer has a current verified United States visa that is not limited to authorizing tourist-based travel or official documentation confirming that the person has been granted asylum in the United States and such visa or documentation authorizes the person to be legally present in Florida;
- (c) The purchase is in the Buyer's name, i.e., the name of the person who holds the visa or official documentation described in paragraph (b), and
- (d) The Buyer is only entitled to one residential property as described above.

Diplomatic Purposes Exception - The real property is for diplomatic purposes as recognized, acknowledged, or allowed by the Federal Government

Closing Disclosure

This form is a statement of final loan terms and closing costs.
Compare this document with your Loan Estimate.

Closing Information

Date Issued
Closing Date 03/29/2024
Disbursement Date 03/29/2024
Settlement Agent Kelley & Grant, P.A.
File # 24-119DY
Property 7795 Overlook Road
Lantana, FL 33462
Sale Price \$300,000.00

Transaction Information

Borrower(s) Vitalia Saint Juste
1579 Quail Lake Drive
Apt 307
West Palm Beach, FL 33409
Seller(s) Net Web Media LLC
16 West Main Street
Christiana, DE 19702
Lender Daniel J. Mancini

Loan Information

Loan Term 30 yr.
Purpose Purchase
Product
Loan Type
Loan ID # HM202403090
MIC #

Loan Terms		Can this amount increase after closing?
Loan Amount	\$150,000	No
Interest Rate	10%	No
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,316.36	No
Prepayment Penalty		Does the loan have these features? No
Balloon Payment		No

Projected Payments

Payment Calculation	Years 1-30
Principal & Interest	\$1,316.36
Mortgage Insurance	+ —
Estimated Escrow <i>Amount can increase over time.</i>	+ —
Estimated Total Monthly Payment	\$1,316.36
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time. See page 4 for details</i>	\$0.00 a month
	This estimate includes <input type="checkbox"/> Property Taxes <input type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>
	In escrow?

Costs at Closing

Closing Costs	\$13,663.53 Includes \$7,045.00 in Loan Costs + \$6,618.53 in Other Costs - \$0.00 in Lender Credits. <i>See page 2 for details</i>
Cash to Close	\$157,438.99 Includes Closing Costs. See "Calculating Cash to Close" on page 3 for details. <i>See "Calculating Cash to Close" on page 3 for details.</i>

Closing Cost Details

LOAN COSTS	Borrower Paid		Paid by Others
	At Closing	Before Closing	
A. Origination Charges	\$4,500.00		
01 Loan Origination Fee to Horizon Mortgage PB LLC	\$3,000.00		
02 1% of Loan Amount (Points) to Daniel J. Mancini	\$1,500.00		
B. Services Borrower Did Not Shop For	\$535.00		
01 Processing Fee to Dante Mancini	\$500.00		
02 Wire Fee to Daniel J. Mancini	\$35.00		
03			
04			
C. Services Borrower Did Shop For	\$2,010.00		
01 Title - E-Storage Fee to Kelley & Grant, P.A.	\$15.00		
02 Title - FedEx/Wire Fee to Kelley & Grant, P.A.	\$90.00		
03 Title - Lender's Endorsement Total to Westcor Land Title Insurance Company	\$185.00		
04 Title - Lender's Title Policy to Westcor Land Title Insurance Company	\$825.00		
05 Title - Settlement Fee to Kelley & Grant, P.A.	\$895.00		
06			
07			
08			
D. TOTAL LOAN COSTS (Borrower-Paid)	\$7,045.00		
Loan Costs Subtotals (A + B + C)	\$7,045.00		
OTHER COSTS			
E. Taxes and Other Government Fees	\$936.95		
01 Recording Fees Deed: \$27.60 Mortgage: \$70.10	\$97.70		
02 Documentary Stamp Tax (Mortgage) to Palm Beach County Clerk	\$525.00		
03 ERecording Fees to Palm Beach County Clerk	\$14.25		
04 Intangible Tax (Mortgage) to Palm Beach County Clerk	\$300.00		
05			
06			
F. Prepays	\$3,136.58		
01 Homeowner's Insurance Premium (mo.) to Renegade Insurance DBA United Insurance	\$3,013.28		
02 Mortgage Insurance Premium (mo.)			
03 Prepaid Interest (\$41.10 per day from 03/29/24 to 04/01/24)	\$123.30		
04 Property Taxes (mo.) Palm Beach County Tax Department			
05			
G. Initial Escrow Payment at Closing			
01			
02			
03			
04			
05			
06			
07			
08			
H. Other	\$2,545.00		
01 Attorney Fees to Daniel J. Mancini	\$1,500.00		
02 Notary Fee to Signing Carolina, Inc.	\$150.00		
03 Survey Fee, Plot Plan (GTT) to Kelley & Grant, P.A.	\$400.00		
04 Transaction Fee to Hot Team Realty & Investment Svc. Inc.	\$495.00		
05			
06			
07			
08			
09			
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11			
12			
13			
14			
15			
16			
I. TOTAL OTHER COSTS (Borrower-Paid)	\$6,618.53		
Other Costs Subtotals (E + F + G + H)	\$6,618.53		
J. TOTAL CLOSING COSTS (Borrower-Paid)	\$13,663.53		
Closing Costs Subtotals (D + I)	\$13,663.53		\$0.00
Lender Credits			

Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$0	\$13,663.53	NO
Closing Costs Paid Before Closing	\$0	\$0.00	NO
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0.00	NO
Down Payment/Funds from Borrower	\$0	\$150,000.00	NO
Deposit	\$0	\$-5,000.00	NO
Funds for Borrower	\$0	\$0.00	NO
Seller Credits	\$0	\$0.00	NO
Adjustments and Other Credits	\$0	\$-1,224.54	NO
Cash to Close	\$0	\$157,438.99	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing	\$313,850.41
01 Sale Price of Property	\$300,000.00
02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$13,663.53
04	
Adjustments	
05	
06	
07	
Adjustments for Items Paid by Seller in Advance	
08 City/Town Taxes	
09 County Taxes	
10 Assessments	
11 Non Ad-Valorem Taxes 03/29/2024 to 10/01/2024	\$186.88
12	
13	
14	
15	
L. Paid Already by or on Behalf of Borrower at Closing	\$156,411.42
01 Deposit	\$5,000.00
02 Loan Amount	\$150,000.00
03 Existing Loan(s) Assumed or Taken Subject to	
04	
05 Seller Credit	
Other Credits	
06	
07	
Adjustments	
08 Title Policy Adjustment	\$800.00
09	
10	
11	
Adjustments for Items Unpaid by Seller	
12 City/Town Taxes	
13 County Taxes 01/01/2024 to 03/29/2024	\$611.42
14 Assessments	
15	
16	
17	
Calculation	
Total Due from Borrower at Closing (K)	\$313,850.41
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$156,411.42
Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$157,438.99

SELLER'S TRANSACTION

M. Due to Seller at Closing
01 Sale Price of Property
02 Sale Price of Any Personal Property Included in Sale
03
04
05
06
07
08
Adjustments for Items Paid by Seller in Advance
09
10
11
12
13
14
15
16
N. Due from Seller at Closing
01 Excess Deposit
02 Closing Costs Paid at Closing (J)
03 Existing Loan(s) Assumed or Taken Subject to
04 Payoff of First Mortgage Loan
05 Payoff of Second Mortgage Loan
06
07
08
09
10
11
12
13
Adjustments for Items Unpaid by Seller
14
15
16
17
18
19
Calculation
Total Due to Seller at Closing (M)
Total Due from Seller at Closing (N)
Cash to Close <input type="checkbox"/> From <input type="checkbox"/> To Seller

Assumption

- If you sell or transfer this property to another person, your lender
- will allow, under certain conditions, this person to assume this loan on the original terms.
 - will not allow assumption of this loan on the original terms.

Demand Feature

- Your loan
- has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
 - does not have a demand feature.

Late Payment

If your payment is more than **days late**, your lender will charge a late fee of of the late payment amount.

Negative Amortization (Increase in Loan Amount)

- Under your loan terms, you
- are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
 - may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
 - do not have a negative amortization feature.

Partial Payments

- Your lender
- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
 - may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
 - does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in

7795 Overlook Road

Lantana, FL 33462

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

- For now, your loan**
- will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Cost over Year 1		Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Cost over Year 1		Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment		A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment		The amount included in your total monthly payment.

- will not have an escrow account because you declined it
- your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance.

Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Cost over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In The Future

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.

Finance Charge. The dollar amount the loan will cost you.

Amount Financed. The loan amount available after paying your upfront finance charge.

Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.

Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.



Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Other Disclosures

Appraisal

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- state law does not protect you from liability for the unpaid balance.

Refinance

Refinancing the loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Daniel J. Mancini		Hot Team Realty & Investment Svc. Inc.	KeyRenters South Florida	Kelley & Grant, P.A.
Address	88-183 Kai Avenue Caption Cook, HI 96704		4524 Gun Club Road 206 West Palm Beach, FL 33415	154 Sedona Way Palm Beach Gardens, FL 33418	370 Camino Gardens Boulevard 301 Boca Raton, FL 33432
NMLS ID					
ST License ID				1052208	544191
Contact			Biglauwick Plaisimond	Benjamin Schwab	Dawn Yorio
Contact NMLS ID					
Contact ST License ID				3369881	
Email			mrbigplaisimond@aol.com	Benjyschwab@gmail.com	dawn@kelleygrantlaw.com
Phone			(561) 541-0214	(561) 889-2308	

See signature addendum

Signature Addendum

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Vitalia Saint Juste

Date

PROMISSORY NOTE

\$150,000.00

Palm Beach County, Florida
March 29, 2024

THE MORTGAGE WHICH SECURES THIS PROMISSORY NOTE IS A BALLOON MORTGAGE, AND THE FINAL PRINCIPAL PAYMENT OR THE PRINCIPAL BALANCE DUE UPON MATURITY IS \$150,000.00, TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL ADVANCEMENTS MADE BY THE MORTGAGEE UNDER THE TERMS OF THE MORTGAGE

FOR VALUE RECEIVED, the undersigned, **Vitalia Saint Juste** ("Maker") promises to pay to the order of **Daniel J. Mancini** ("Holder"), the principal sum of ONE HUNDRED FIFTY THOUSAND and Zero/100, (\$150,000.00) DOLLARS, together with interest thereon at the rate of ten percent (10%) per annum from the date hereof until maturity, both principal and interest being payable in Lawful Money of the United States as follows:

SIXTY (60) consecutive monthly installments of interest, beginning April 29, 2024, the first FIFTY-NINE (59) in the amount of ONE THOUSAND TWO HUNDRED FIFTY and Zero/100THS (\$1,250.00) DOLLARS, the first such installment due and payable on April 29, 2024, and each successive installment being due and payable on the same day of each and every month thereafter, with a final (60th) payment of principal of \$150,000.00, together with interest of \$1,250.00, due on March 29, 2029.

**Property which secures this promissory note:
7795 Overlook Road, Lantana, FL 33462**

Payable at: Daniel J. Mancini (electronically; see payment letter for instructions), or such other place as Holder may from time to time designate.

All payments hereunder will be applied first to all interest due for a particular month regardless of when such payment is received and then to the principal balance. In connection with the foregoing and notwithstanding anything to the contrary contained herein, the payment obligations hereunder shall not change in the event of any payment of interest hereunder prior to its respective due date.

Except to the extent specifically stated to the contrary hereinafter, the Maker, guarantors and any endorsers of this Note may make prepayments at any time without penalty therefore. However, if this note is paid in full within six (6) months from the date of execution, a prepayment penalty in the amount of \$7,500.00 (equal to 6 months of interest on the principal loan amount) shall be due and payable. However, any and all interest payments previously made within the same 6-month period shall be first credited toward the aforementioned prepayment penalty.

In the event a payment due hereunder is **not** received by Holder within five (5) days of its respective due date, there shall also be due and owing to Holder hereunder a late payment fee in the amount of five percent (5%) of such late payment amount. Further, in the event a payment due hereunder is not received by Holder within fifteen (15) days of its respective due date, the payment obligations hereunder may, at the option of the Holder, be considered to be in

default.

The Maker, guarantors and any endorsers of this Note further agree to waive demand, notice of non-payment and protest, and in the event suit shall be brought for the collection hereof, or the same has to be collected upon demand of an attorney, to pay reasonable attorney's fees, court costs and expenses for making such collection, including those incurred on appeal. All default payments hereunder shall bear interest at the rate of eighteen percent (18%) per annum from maturity until paid. This Note is to be construed and enforced according to the Laws of the State of Florida and upon default in the payment of principal and/or interest when due or default under any Mortgage which is security for this Note, if applicable, the whole sum of principal and interest remaining unpaid shall, at the option of the Holder, become immediately due and payable. Failure to exercise this option shall not constitute a waiver of the right to exercise the same in the event of a subsequent default. In the event the interest charged hereunder exceeds the maximum allowed by law, then said interest shall be reduced, retroactively if necessary, to the extent required so that such interest does not exceed the maximum rate allowed by law.

In the event the Maker or any other party shall make any payment hereunder by check, which check shall be returned for any reason other than improper endorsement, the Maker (or such other party, as the case may be) shall immediately pay to the Holder the additional sum of FIFTY AND Zero/100 (\$50.00) DOLLARS, which shall be in addition to any other late charge or penalty provided herein.

THE MAKER, GUARANTORS AND ANY ENDORSERS OF THIS NOTE HEREBY KNOWINGLY, VOLUNTARILY AND INTENTIONALLY WAIVE ANY RIGHT WHICH THEY MAY HAVE TO A TRIAL BY JURY IN RESPECT TO ANY LITIGATION BASED HEREON OR ARISING OUT OF, UNDER OR IN CONNECTION WITH THIS NOTE AND ANY DOCUMENTS CONTEMPLATED TO BE EXECUTED IN CONJUNCTION HEREWITH, OR ANY COURSE OF CONDUCT, COURSE OF DEALING, STATEMENT (WHETHER VERBAL OR WRITTEN) OR ACTIONS OF THE MAKER, GUARANTORS OF THIS NOTE, ANY ENDORSERS OF THIS NOTE OR THE HOLDER. THIS PROVISION IS A MATERIAL INDUCEMENT FOR THE HOLDER TO MAKE A LOAN TO THE MAKER IN THE PRINCIPAL AMOUNT AND UPON THE TERMS HEREINBEFORE PROVIDED.

THE MORTGAGE WHICH SECURES THIS PROMISSORY NOTE IS A BALLOON MORTGAGE, AND THE FINAL PRINCIPAL PAYMENT OR THE PRINCIPAL BALANCE DUE UPON MATURITY IS \$150,000.00, TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL ADVANCEMENTS MADE BY THE MORTGAGEE UNDER THE TERMS OF THE MORTGAGE

VITALIA SAINT JUSTE / MAKER

PAYMENT LETTER

March 29, 2024

VITALIA SAINT JUSTE
1579 QUAIL LAKE DR., APT. 307
WEST PALM BEACH, FL 33409

Re: Mortgage loan for 7795 Overlook Road, Lantana, FL 33462

Dear Mrs. Juste,

Your monthly installment is **\$1,250.00**. You must make your first payment by April 29, 2024. The payment for each installment needs to be made and received by the 29th day of each month by depositing \$1,250.00 into the account described below:

Centennial Bank
2600 E. Commercial Blvd.
Ft. Lauderdale, FL 33308
Acct Owner: Daniel J. Mancini
Acct No.: 0110020294
Routing No.: 082902757

or

Payment may be made via Zelle® (except for final payment) as follows:

Melinda Mancini
724-987-0948
Centennial Bank

All payments should be made in the method as described above unless otherwise notified in writing. On March 29, 2029, you will need to make final payment of \$151,250.00.

Acknowledged and Agreed:

VITALIA SAINT JUSTE

BUSINESS PURPOSE LOAN AFFIDAVIT

STATE OF FLORIDA

COUNTY OF _____

BEFORE ME, a Notary Public duly authorized to administer oaths and take acknowledgments in the County and State aforesaid, personally appeared VITALIA SAINT JUSTE (hereafter "Affiant"), who being by me first duly sworn, deposed and stated:

1. Affiant is the fee simple owner of the real properties described as follows:

**Lot 279, Ridge Grove - Addition No. 1, according to the Plat thereof, recorded in Plat Book 22, Page(s) 43, of the Public Records of Palm Beach County, Florida.
Street Address: 7795 Overlook Road, Lantana, FL 33462**

2. Affiant is this day executing a Promissory Note in the amount of ONE HUNDRED FIFTY THOUSAND and Zero/100, (\$150,000.00) DOLLARS in favor of DANIEL J. MANCINI, the "Lender."

3. The entire proceeds of this loan are intended to be used (and will in fact be used) for a business purpose and not for household or personal use. The loan proceeds will be used for:

NAME AND ADDRESS OF BORROWER: VITALIA SAINT JUSTE
1579 QUAIL LAKE DR, APT. 307
WEST PALM BEACH, FL 33409

PURPOSE OF LOAN PROCEEDS: REAL ESTATE INVESTMENT

4. That because this loan will be made exclusively for a business purpose, laws applicable to consumer purpose loans, including but not limited to the following, are not applicable to this loan; Truth-in-Lending Act (15 U.S.C. §1601 *et seq.*), Real Estate Settlement Procedures Act (12 U.S.C. §2601 *et seq.*), Gramm-Leach Bliley Act (15 U.S.C. §6802-6809), Secure and Fair Enforcement Mortgage Licensing Act (12 U.S.C. §2601 *et seq.*), Dodd-Frank Act (15 U.S.C. §780), and Homeowners Protection Act (12 U.S.C. §4901 *et seq.*).

5. This Affidavit given with the knowledge that the Lender, intends to rely upon same in connection with making this loan and would not do so otherwise if the loan proceeds were to be used for personal purposes.

Dated this _____ day of March, 2024.

VITALIA SAINT JUSTE / AFFIANT

The foregoing instrument was sworn to and subscribed before me by means of [] physical presence or [] online notarization, on March ____, 2024, by Vitalia Saint Juste, who (____) is personally known to me or (____) has produced a driver's licenses as identification.

NOTARY PUBLIC:

Sign _____

Print _____

State of Florida (Seal)

My commission expires:

Dated this _____ day of March, 2024.

**1-4 FAMILY RIDER
(Assignment of Rents)**

THIS 1-4 FAMILY RIDER is made this 29th day of March, 2024, and is incorporated into and shall be deemed to amend and supplement the Mortgage (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to **Daniel J. Mancini** (the "Lender"), of the same date and covering the Property described in the Security Instrument and located at: **7795 Overlook Road, Lantana, FL 33462** [Property Address]

1-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT. In addition to the Property described in Security Instrument, the following items now or hereafter attached to the Property to the extent they are fixtures are added to the Property description, and shall also constitute the Property covered by the Security Instrument: building materials, appliances and goods of every nature whatsoever now or hereafter located in, on, or used, or intended to be used in connection with the Property, including, but not limited to, those for the purposes of supplying or distributing heating, cooling, electricity, gas, water, air and light, fire prevention and extinguishing apparatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, disposals, washers, dryers, awnings, storm windows, storm doors, screens, blinds, shades, curtains and curtain rods, attached mirrors, cabinets, paneling and attached floor coverings, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property covered by the Security Instrument. All of the foregoing together with the Property described in the Security Instrument (or the leasehold estate if the Security Instrument is on a leasehold) are referred to in this 1-4 Family Rider and the Security Instrument as the "Property."

B. USE OF PROPERTY; COMPLIANCE WITH LAW. Borrower shall not seek, agree to, or make a change in the use of the Property, its zoning classification, or subdivide the Property unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

C. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.

D. RENT LOSS INSURANCE. Borrower is not required to maintain insurance against rent loss in addition to the other hazards for which insurance is required.

E. "BORROWER'S RIGHT TO REINSTATE" DELETED. Section is deleted.

F. BORROWER'S OCCUPANCY. Unless Lender and Borrower otherwise agree in writing, concerning Borrower's occupancy of the Property allows Borrower to lease the Property without prior written consent of Lender.

G. ASSIGNMENT OF LEASES. Upon Lender's request after default, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph G, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.

H. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION. Borrower absolutely and unconditionally assigns and transfers to Lender all the rents and revenues ("Rents") of the Property, regardless of to whom the Rents of the Property are payable. Borrower authorizes Lender or Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's agents. However, Borrower shall receive the Rents until (i) Lender has given Borrower notice of default pursuant to Fla Stat. § 697.07(3) of the Florida Statutes and (ii) Lender has given notice to the tenant(s) that the Rents are to be paid to Lender or Lender's agent. This assignment of Rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of default to Borrower: (i) all Rents received by Borrower shall 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 shall be entitled to collect and receive all of the Rents of the Property; (iii) Borrower agrees that each tenant of the Property shall pay all Rents due and unpaid to Lender or Lender's agents upon Lender's written demand to the tenant; (iv) unless applicable law provides otherwise, all Rents collected by Lender or Lender's agents shall be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not limited to, attorney's fees, 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 the sums secured by the Security Instrument; (v) Lender, Lender's agents or any judicially appointed receiver shall be liable to account for only those Rents actually received; and (vi) Lender shall 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.

If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents any funds expended by Lender for such purposes shall become indebtedness of Borrower to Lender secured by the Security Instrument pursuant to Section 9.

Borrower represents and warrants that Borrower has not executed any prior assignment of the Rents and has not performed, and will not perform, any act that would prevent Lender from exercising its rights under this paragraph.

Lender, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take control of or maintain the Property before or after giving notice of default to Borrower. However, Lender, or Lender's agents or a judicially appointed receiver, may do so at any time when a default occurs. Any application of Rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of Rents of the Property shall terminate when all the sums secured by the Security Instrument are paid in full.

I. CROSS-DEFAULT PROVISION. Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this 1-4 Family Rider.

_____(Seal)
VITALIA SAINT JUSTE - Borrower
1579 Quail Lake Dr, Apt. 307, West Palm Beach, FL 33409

This document was prepared by
and should be returned to:
Daniel J. Mancini, Esq.
88-183 Kai Ave
Captain Cook, HI 96704
Tax ID #:00-43-45-09-09-000-2790

MORTGAGE

THIS IS A BALLOON MORTGAGE AND THE FINAL PRINCIPAL PAYMENT OR THE PRINCIPAL BALANCE DUE UPON MATURITY IS \$150,000.00, TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL ADVANCEMENTS MADE BY THE MORTGAGEE UNDER THE TERMS OF THIS MORTGAGE

THIS MORTGAGE is given on March 29, 2024, by **Vitalia Saint Juste**, a married woman, whose principal residence is at **1579 Quail Lake Dr, Apt. 307, West Palm Beach, FL 33409**, and is NOT the real property mortgaged hereby, ("**Mortgagor**"), to **Daniel J. Mancini**, whose address is **88-183 Kai Ave., Captain Cook, HI 96704** ("**Mortgagee**").

RECITALS

Mortgagor is justly indebted to Mortgagee, having executed and delivered to Mortgagee a promissory note (the "note") bearing even date herewith, in the original principal sum of ONE HUNDRED FIFTY THOUSAND and Zero/100 (**\$150,000.00**) lawful money of the United States of America, plus interest, and Mortgagor has promised to pay the debt in full not later than March 29, 2029, and according to the terms and conditions specified in the note incorporated by reference herein;

In consideration of the indebtedness and to secure the payment to Mortgagee of the principal with interest and all other sums provided for in the note and in this mortgage, and for performance of the agreements, conditions, covenants, provisions, and stipulations contained herein and therein, and in certain other agreements and instruments made and given by Mortgagor to Mortgagee in connection therewith, Mortgagor has granted, bargained, sold, and conveyed and, by these presents does grant, bargain, sell, and convey unto Mortgagee that tract or parcel of land in Palm Beach County, Florida, legally described as follows:

Lot 279, Ridge Grove - Addition No. 1, according to the Plat thereof, recorded in Plat Book 22, Page(s) 43, of the Public Records of Palm Beach County, Florida.
Street Address: 7795 Overlook Road, Lantana, FL 33462

SAID PROPERTY IS NOT THE HOMESTEAD PROPERTY OF THE MORTGAGOR(S) UNDER THE LAWS AND CONSTITUTION OF THE STATE OF FLORIDA AND THAT NEITHER MORTGAGOR(S) SPOUSE OR MINOR CHILD(REN) RESIDE THEREON

TOGETHER with all the tenements, hereditaments, easements, appurtenances, passages, waters, water courses, riparian rights, other rights, liberties, and privileges thereof or in any way now or hereafter appertaining, including any other claim at law or in equity as well as any after acquired title, franchise, or license and the reversions and remainders thereof; and

TOGETHER with all buildings and improvements of every kind and description now or hereafter erected or placed thereon and all materials intended for construction, reconstruction, alteration, and repairs of improvements now or hereafter erected thereon, all of which materials shall be considered to be included within the mortgaged premises immediately on the delivery thereof to the mortgaged premises, and all fixtures and articles of personal property now or hereafter owned by Mortgagor and attached to or contained in and used in connection with said premises, including but not limited to all apparatus, machinery, motors, elevators, fittings, radiators, gas ranges, ice boxes, mechanical refrigerators, awnings, shades, screens, venetian blinds, office equipment and other furnishings; all plumbing, heating, lighting, cooking, laundry, ventilating, refrigerating, incinerating, air-conditioning, hot water heating and sprinkler equipment and fixtures and appurtenances thereto and all built-in equipment and built-in furniture; and all renewals or replacements thereof or articles in substitution therefore, whether or not the same are or shall be attached to said land or building or buildings in any manner; it being mutually agreed that all the aforesaid property owned by Mortgagor and placed by it on the premises shall, so far as permitted by law, be considered to be affixed to the realty and covered by this mortgage. Such tract or parcel of land and buildings, improvements, fixtures, machinery, equipment, tenements, personal property, and property interests being hereinafter collectively called the "mortgaged property."

TO HAVE AND TO HOLD the above-granted and described mortgaged property to Mortgagee, its successors and assigns, forever.

And Mortgagor hereby represents, warrants, and covenants with Mortgagee that Mortgagor is indefeasibly seized of the mortgaged property in fee simple; that Mortgagor has full power and lawful right to convey the same in fee simple as aforesaid; that it shall be lawful for Mortgagee at all times peaceably and quietly to enter on, hold, occupy, and enjoy the mortgaged property and every part thereof; that the mortgaged property is free from all liens and encumbrances, that all property, fixtures, and equipment described herein will be fully paid for and free from all liens, encumbrances, title retaining contracts, and security interests when delivered and/or installed on the mortgaged Property; that such property, fixtures, and equipment shall be deemed to be realty and a part of the

freehold; that Mortgagor will make such further assurances to prove the fee simple title to all and singular the mortgaged property in Mortgagee and to prove the lien and priority of this mortgage, as may be reasonably required, and that Mortgagor does hereby and will forever fully warrant and defend the lien and priority of this mortgage and the title to the mortgaged property and every part thereof against the lawful claims and demands of all persons whomsoever.

PROVIDED ALWAYS, and these presents are on the express condition that, if Mortgagor or the successors or assigns of Mortgagor shall pay unto Mortgagee, its successors or assigns, the sums of money secured hereby, and any renewals or extensions thereof in whatever form, and the interest thereon as it shall become due, according to the true intent and meaning thereof, together with all advances hereunder, costs, charges, and expenses, including a reasonable attorney's fee which Mortgagee may incur or be put to in collecting the same by foreclosure or otherwise; and shall duly, promptly, and fully perform, discharge, execute, effect, complete, comply with, and abide by each and every one of the stipulations, agreements, conditions, and covenants of the note, this mortgage, and other documents or instruments given by Mortgagor to Mortgagee in connection herewith,

THEN this mortgage and the estate hereby created shall cease and be NULL AND VOID and this instrument shall be released by Mortgagee, at the cost and expense of Mortgagor.

MORTGAGOR COVENANTS AND AGREES to and with Mortgagee that, until the indebtedness secured hereby is fully repaid:

1. Payment and Performance: Mortgagor shall pay Mortgagee, in accordance with the terms of the note and this mortgage, the principal, interest, and other sums therein set forth; and Mortgagor shall perform and comply with all the agreements, conditions, covenants, provisions, and stipulations of the note and this mortgage, the terms of which are incorporated herein by reference.

2. Interest Rate: Notwithstanding any provision contained in this mortgage or in the note secured hereby, the total liability for payment of interest, or in the nature of interest, shall not exceed the limits now imposed by the applicable usury law, including the applicable choice of law rules. In the event of the acceleration of the note hereby secured, the total charges for interest and in the nature of interest shall not exceed the maximum amount allowed by law; any excess portion of such charges that may have been prepaid shall be refunded to the maker thereof. Such refund may be made by application of the amount involved against the sums then due hereunder, but such crediting shall not cure or waive the default occasioning acceleration. Nothing herein contained nor in any transaction related hereto shall be construed or shall so operate either presently or prospectively to require Mortgagor to make any payment or do any act contrary to law, but, if any clause and provision herein contained shall otherwise so operate to invalidate this mortgage, in whole or in part, then such clauses and provisions only shall be held for naught as though not herein contained and the remainder of this Mortgage shall remain operative and in full force and effect.

3. Maintenance of Mortgaged Property: Mortgagor shall abstain from and shall not permit the commission of waste, impairment or deterioration in or about the mortgaged property; Mortgagor shall not remove, demolish, or alter the structural character of any building erected at any time on the mortgaged property, without the prior written consent of Mortgagee; Mortgagor shall not permit the mortgaged property to become vacant, deserted, or unguarded; and Mortgagor shall maintain the mortgaged property in good condition and repair, reasonable wear and tear excepted.

4. Insurance: Mortgagor shall keep the mortgaged property continuously insured against loss or damage by fire, with extended coverage, and against other hazards as Mortgagee may reasonably require, with public liability insurance and property damage insurance, with an insurance company or companies satisfactory to Mortgagee, and in such total amounts as Mortgagee may require from time to time. All policies, including policies for any amounts carried in excess of the required minimum and policies not specifically required by Mortgagee, shall be in form satisfactory to Mortgagee; shall be maintained in full force and effect; shall be assigned and delivered to Mortgagee at or prior to closing, with premiums prepaid, as collateral security for payment of the indebtedness secured hereby; shall be endorsed with a standard mortgagee clause in favor of Mortgagee as first Mortgagee, not subject to contribution; and shall provide for at least 30 days' notice of cancellation to Mortgagee. If the insurance, or any part thereof, shall expire, be withdrawn, or become void or unsafe by Mortgagor's breach of any condition thereof, or become void or unsafe by reason of the failure or impairment of the capital of any company in which the insurance may then be carried, or, if for any reason whatever the insurance shall be unsatisfactory to Mortgagee, Mortgagor shall place new insurance on the mortgaged property, satisfactory to Mortgagee. All renewal policies, with premiums paid, shall be delivered to Mortgagee at least 30 days before expiration of the old policies. In the event of loss, Mortgagor will give immediate notice thereof to Mortgagee, and Mortgagee may make proof of loss if not made promptly by Mortgagor. Each insurance company concerned is hereby authorized and directed to make payment under such insurance, including return of unearned premiums, directly to Mortgagee instead of to Mortgagor and Mortgagee jointly, and Mortgagor appoints Mortgagee, irrevocably, as Mortgagor's attorney-in-fact to endorse any draft therefor. At its election, Mortgagee shall have the right to retain and apply the proceeds of any such insurance to reduction of the indebtedness secured hereby, or to restoration or repair of the property damaged. If Mortgagee becomes the owner of the mortgaged property or any part thereof by foreclosure or otherwise, such policies, including all right, title, and interest of Mortgagor thereunder, shall become the absolute property of Mortgagee.

5. Taxes and Other Charges: Mortgagor shall pay, when due and payable and before interest or penalties are due thereon, without any deduction, defalcation, or abatement, all taxes, assessments, levies, liabilities, obligations, encumbrances, water and sewer rents, and all other charges or claims of every nature and kind that may be imposed, suffered, placed, assessed, levied, or filed at any time against Mortgagor, against the mortgaged property or any part thereof, or against the interest of Mortgagee therein; or that by any present or future law may have priority over the indebtedness secured hereby either in lien or in distribution out of the proceeds of any judicial sale, without regard to any law heretofore or hereafter to be enacted imposing payment of the whole or of any part upon Mortgagee. Insofar as any such tax, assessment, levy, liability, obligation, or encumbrance is of record, the same shall be promptly satisfied and discharged of record, and the original official document (such as, for instance, the tax receipt or the satisfaction

paper officially endorsed or certified) shall be placed in the hands of Mortgagee not later than such dates. Provided, however, that if, under the note or otherwise, Mortgagor shall have deposited with Mortgagee before the due date thereof sums sufficient to pay any such taxes, assessments, levies, water and sewer rents, charges, or claims, and Mortgagor is not otherwise in default, they shall be paid by Mortgagee; and provided further, that, if Mortgagor in good faith and by appropriate legal action shall contest the validity of any such item or the amount thereof and shall have established on its books or by deposit of cash with Mortgagee, as Mortgagee may elect, a reserve for the payment thereof in such amount as Mortgagee may require, then Mortgagor shall not be required to pay the item or to introduce the required receipts: (a) while the reserve is maintained; and (b) as long as the contest operates to prevent collection, is maintained and prosecuted with diligence, and shall not have been terminated or discontinued adversely to Mortgagor.

6. Future Taxes: If hereafter any law or ordinance shall be adopted imposing a tax directly or indirectly on Mortgagee with respect to the mortgaged property, the value of Mortgagor's equity therein, or the indebtedness evidenced by the note and secured by this mortgage (other than state or federal income taxes imposed on Mortgagee), Mortgagee, at its election, shall have the right at any time to give Mortgagor written notice declaring that the principal debt, with interest and other appropriate charges, shall be due on a specified date not less than thirty (30) days thereafter; provided, however, that such election shall be ineffective if, prior to the specified date, Mortgagor lawfully pays the tax (in addition to all other payments required hereunder) and agrees to pay the tax whenever it becomes due and payable thereafter, which agreement shall then constitute a part of this mortgage.

7. Security Agreement: This mortgage constitutes a security agreement under the Uniform Commercial Code and creates a security interest in the personal property included in the mortgaged property. Mortgagor shall execute, deliver, file, and re-file any financing statements or other security agreements Mortgagee may require from time to time to confirm the lien of this mortgage with respect to such property. Without limiting the foregoing, Mortgagor hereby irrevocably appoints Mortgagee attorney-in-fact for Mortgagor to execute, deliver, and file such instruments for and on behalf of Mortgagor.

8. Limitation on Additional Financing: Mortgagor shall not undertake additional financing secured by any lien or security interest on property encumbered in favor of Mortgagee to secure the loan without first obtaining Mortgagee's written consent. Any violation of the foregoing limitation shall, at the option of Mortgagee, be deemed an event of default hereunder.

9. Compliance with Law and Regulations: Mortgagor shall comply with all laws, ordinances, regulations, and orders of all federal, state, municipal, and other governmental authorities relating to the mortgaged property.

10. Inspection: Mortgagee and any persons authorized by Mortgagee shall have the right at any time, upon reasonable notice to Mortgagor, to enter the mortgaged property at a reasonable hour to inspect and photograph its condition and state of repair.

11. Declaration of No Setoff: Within one week after requested to do so by Mortgagee, Mortgagor shall certify to Mortgagee or to any proposed assignee of this mortgage, in a writing duly acknowledged, the amount of principal, interest, and other charges then owing on the obligation secured by this mortgage and whether there are any setoffs or defenses against it, and, if such setoffs or defenses are asserted, a detailed explanation thereof.

12. Required Notices: Mortgagor shall notify Mortgagee promptly of the occurrence of any of the following:

- (a) Fire or other casualty causing damage to the mortgaged property;
- (b) Receipt of notice of condemnation of the mortgaged property;
- (c) Receipt of notice from any governmental authority relating to the structure, use, or occupancy of the mortgaged property;
- (d) Substantial change in the occupancy of the mortgaged property; or
- (e) Commencement of any litigation affecting the mortgaged property.

13. Condemnation:

(a) In the event of any condemnation or taking of any part of the mortgaged property by eminent domain, alteration of the grade of any street, or other injury to or decrease in the value of the mortgaged property by any public or quasi-public authority or corporation, all proceeds (that is, the award or agreed compensation for the damages sustained) allocable to Mortgagor shall be applicable first to payment of the indebtedness secured hereby. No settlement for the damages sustained shall be made by Mortgagor without Mortgagee's prior written approval, which shall not be withheld unreasonably. Mortgagor shall continue to pay the installments of principal, interest, and other charges until payment of the proceeds shall have been received by Mortgagee in the full amount secured hereunder. All the proceeds shall be applied in the order and in the amounts that Mortgagee, in Mortgagee's sole discretion may elect, to the payment of principal (whether or not then due and payable); interest or any sums secured by this mortgage; or toward payment to Mortgagor, on such reasonable terms as Mortgagee may specify, to be used for the sole purpose of altering, restoring, or rebuilding any part of the mortgaged property that may have been altered, damaged, or destroyed as a result of the taking, alteration of grade, or other injury to the mortgaged property.

(b) If, prior to the receipt of the proceeds by Mortgagee, the mortgaged property is sold on foreclosure of this mortgage, Mortgagee shall have the right to receive the proceeds to the extent of:

- (i) any deficiency found to be due to Mortgagee in connection with the foreclosure sale, with legal interest thereon, and
- (ii) reasonable attorney fees, costs, and disbursements incurred by Mortgagee in connection with collection of the proceeds and the proceedings to establish the deficiency.

(c) If the amount of the initial award of damages for the condemnation is insufficient to pay in full the indebtedness secured hereby with interest and other appropriate charges, Mortgagee shall have the right to prosecute to final determination or settlement an appeal or other appropriate proceedings in the name of Mortgagee or Mortgagor, for which Mortgagee is hereby appointed irrevocably as attorney-in-fact for Mortgagor, which appointment, being for security, is irrevocable. In that event, the expenses of the proceedings, including reasonable counsel fees, shall be paid first out of the proceeds, and only the excess, if any, paid to Mortgagee shall be credited against the amounts due under this mortgage.

(d) Nothing herein shall limit the rights otherwise available to Mortgagee, at law or in equity, including the right to intervene as a party to any condemnation proceeding.

14. Conveyance: Without the prior written consent of Mortgagee, Mortgagor will abstain from and will not cause or permit any sale, exchange, transfer, or conveyance of the mortgaged property or any part thereof, voluntarily or by operation of law (other than by execution on the note or foreclosure under this mortgage), or any transfer of shares of stock or control in Mortgagor, whether by sale, exchange, conveyance, merger, consolidation, or otherwise. Any violation of the foregoing limitations, at the option of Mortgagee, shall be deemed an event of default hereunder.

15. Right to Remedy Defaults: If Mortgagor fails to pay real estate or other taxes, assessments, water and sewer rents, charges and claims, or sums due under any prior lien or insurance premiums; fails to make necessary repairs; or permits waste, Mortgagee, at its election and without notice to Mortgagor, shall have the right to make any payment or expenditure and to take any action that Mortgagor should have made or taken or which Mortgagee deems advisable to protect the security of this mortgage or the mortgaged property, without prejudice to any of Mortgagee's rights or remedies available hereunder or otherwise, at law or in equity. All such sums and costs advanced by Mortgagee pursuant to this mortgage shall be due immediately from Mortgagor to Mortgagee, shall be secured hereby, and shall bear interest at a rate that shall be 4% higher than the then effective rate specified by the note from the date of payment by Mortgagee until the date of repayment. Mortgagee shall be subrogated to any rights, equities, and liens so discharged.

16. Events of Default: The following shall constitute events of default hereunder:

(a) Failure of Mortgagor to pay any installment of principal or interest, or any other sum, within 5 days after the date it is due under the note or this mortgage.

(b) Mortgagor's nonperformance of or noncompliance with any other agreements, conditions, covenants, provisions, or stipulations contained in the note or in this mortgage, or in any other document securing such note, and the continuation of such nonperformance or noncompliance for 30 days after notice thereof from Mortgagee to Mortgagor.

(c) Any assignment for the benefit of creditors made by Mortgagor, any shareholder of Mortgagor, or the person executing the guaranty of even date herewith given to Mortgagee in connection with the loan.

(d) Appointment of a receiver, liquidator, or trustee of Mortgagor (which term for the purposes of this subparagraph (d) shall be deemed to include any shareholder of Mortgagor) or of any of the property of Mortgagor; insolvency of Mortgagor or the adjudication of Mortgagor as bankrupt; the filing by Mortgagor of any petition for the bankruptcy, reorganization, or arrangement of Mortgagor pursuant to the Federal Bankruptcy Act or any similar statute; the institution by Mortgagor of any proceeding for the dissolution or liquidation of Mortgagor; or the filing against Mortgagor of any such petition or institution against Mortgagor of such proceedings, unless the same be discharged within 30 days after the filing or institution.

(e) The rendering by any court of last resort of a decision that an undertaking by Mortgagor (as herein provided) to pay any tax, assessment, levy, liability, obligation, or encumbrance is legally inoperative or cannot be enforced, or the passage of any law changing in any way or respect the laws now in force for the taxation of mortgages or debts secured thereby for any purpose, or the manner of collection of any such tax, so as to affect this mortgage or the debt secured hereby.

17. Remedies:

(a) Upon the happening of any event of default, this conveyance shall become absolute, and the entire unpaid balance of the principal, the accrued interest, and all other sums secured by this mortgage shall become immediately due and payable, at the option of Mortgagee, without notice or demand.

(b) When the entire indebtedness shall become due and payable because of maturity, the occurrence of any event of default, or otherwise, then forthwith:

(i) Foreclosure: Mortgagee may institute an action to foreclose this mortgage against the mortgaged property or take such other action at law or in equity for the enforcement of this mortgage and realization on the mortgage security or any other security herein or elsewhere provided for, as the law may allow, and may proceed therein to final judgment and execution for the entire unpaid balance of the principal debt, with interest at the rate stipulated in the note to the date of default, and, thereafter, at a rate that shall be 3% higher than the then effective rate specified in the note at the time of default, together with all other sums due by Mortgagor in accordance with the provisions of the note and this mortgage, including all sums that may have been lent by Mortgagee to Mortgagor after the date of this mortgage, and all sums that may have been advanced by Mortgagee for taxes, water or sewer rents, charges or claims, payments on prior liens, or insurance or repairs to the mortgaged property, and all costs of suit, together with interest at such rate on any judgment obtained by Mortgagee from and after the date of any foreclosure sale until actual payment is made of the full amount due Mortgagee; or Mortgagee may foreclose only as to the sum past due with interest and costs, as above provided, without injury to this mortgage or the displacement or impairment of the remainder of the lien thereof, and, at such foreclosure sale, the

mortgaged property shall be sold subject to all remaining items of indebtedness; and Mortgagee may again foreclose, in the same manner, as often as there may be any sum past due; or

(ii) Possession: Mortgagee may enter into possession of the mortgaged property with or without legal action and by force, if necessary. Mortgagee may then collect therefrom all rentals (which term also shall include sums payable for use and occupation) and, after deducting all costs of collection and administration expenses, apply the net rentals to any or all of the following in such order and amounts as Mortgagee, in Mortgagee's sole discretion, may elect: the payment of taxes, water and sewer rents, charges and claims, insurance premiums, and all other carrying charges; the maintenance, repair, or restoration of the mortgaged property, and on account and in reduction of the principal or interest, or both, hereby secured. In and for that purpose, Mortgagor hereby assigns to Mortgagee all rentals due and to become due under any lease or leases or rights to use and occupation of the mortgaged property hereafter created, as well as all rights and remedies provided in such lease or leases or at law or in equity for the collection of the rentals. Mortgagee shall be entitled to the appointment of a receiver of all the rents, issues, and profits, as a matter of strict right, regardless of the value of the mortgaged property and the solvency or insolvency of Mortgagor and other persons liable to pay such indebtedness. Mortgagor hereby specifically waives the right to object to the appointment of a receiver as aforesaid and hereby expressly consents that such appointment shall be made as an admitted equity and that the same may be done without notice to Mortgagor.

(c) Mortgagee shall have the right, from time to time, to bring an appropriate action to recover any sums required to be paid by Mortgagor under the terms of this mortgage, as they become due, without regard to whether the principal indebtedness or any other sums secured by the note and this mortgage shall be due, and without prejudice to the right of Mortgagee thereafter to bring an action to foreclose this mortgage, or any other action, for any default by Mortgagor existing at the time the earlier action was commenced.

(d) Any real estate sold pursuant to any action to foreclose this mortgage or under any other judicial proceedings under this mortgage or the note, may be sold in one parcel, as an entirety, or in such parcels or condominium units, and in such manner or order as Mortgagee, in its sole discretion, may elect.

18. Rights and Remedies Cumulative:

(a) The rights and remedies of Mortgagee as provided in the note and in this mortgage shall be cumulative and concurrent; may be pursued separately, successively, or together against Mortgagor, the mortgaged property, or both, at the sole discretion of Mortgagee; and may be exercised as often as occasion therefor shall arise. The failure to exercise any such right or remedy shall in no event be construed as a waiver or release thereof.

(b) Any failure by Mortgagee to insist on strict performance by Mortgagor of any of the terms and provisions of this mortgage or the note shall not be deemed to be a waiver of any of the terms or provisions thereof, and Mortgagee shall have the right thereafter to insist on strict performance by Mortgagor of any and all of them.

(c) Neither Mortgagor nor any other person now or hereafter obligated for payment of all or any part of the sums now or hereafter secured by this mortgage shall be relieved of such obligation by reason of the failure of Mortgagee to comply with any request of Mortgagor or of any other person so obligated to take action to foreclose on this mortgage or otherwise enforce any provisions of the mortgage or the note; by reason of the release, regardless of consideration, of all or any part of the security held for the indebtedness secured by this mortgage; or by reason of any agreement or stipulation between any subsequent owner of the mortgaged property and Mortgagee extending the time of payment or modifying the terms of the mortgage or note without first having obtained the consent of Mortgagor or such other person. In the latter event, Mortgagor and all such other persons shall continue to be liable to make payments according to the terms of any such extension or modification agreement, unless expressly released and discharged in writing by Mortgagee.

(d) Mortgagee may release, regardless of consideration, any part of the security held for the indebtedness secured by this mortgage without, as to the remainder of the security, in any way impairing or affecting the lien of this mortgage or its priority over any subordinate lien.

(e) For payment of the indebtedness secured hereby, Mortgagee may resort to any other security therefor held by Mortgagee in such order and manner as Mortgagee may elect.

19. Mortgagor's Waivers: Mortgagor hereby waives and releases:

(a) all errors, defects, and imperfections in any proceeding instituted by Mortgagee under the note, this mortgage, or both of them;

(b) all benefit that might accrue to Mortgagor by virtue of any present or future law exempting the mortgaged property, or any part of the proceeds arising from any sale thereof from attachment, levy, sale on execution, or providing for any stay of execution, exemption from civil process, or extension of time for payment; and

(c) unless specifically required herein, all notices of Mortgagor's default or of Mortgagee's election to exercise or Mortgagee's actual exercise of any option under the note or this mortgage.

20. Attorneys' Fees: If Mortgagee becomes a party to any suit or proceeding affecting the mortgaged property or title thereto, the lien created by this mortgage or Mortgagee's interest therein, or, if Mortgagee engages counsel to collect any of the indebtedness or to enforce performance of the agreements, conditions, covenants, provisions, or stipulations of this mortgage or the note, Mortgagee's costs, expenses, and reasonable counsel fees, whether or not suit is instituted, shall be paid to Mortgagee by Mortgagor on demand, and, until paid, these amounts of money shall be deemed to be part of the indebtedness evidenced by the note and secured by this mortgage.

21. Communications: All communications required under this mortgage or the note shall be in writing and shall be sent by registered or certified mail, postage prepaid, addressed to Mortgagor and Mortgagee at the address set forth in the heading of this mortgage or in the note or to such other address as either party may designate from time to time by notice to the other in the manner set forth herein.

22. Amendment: This mortgage cannot be changed or amended except by agreement in writing signed by the party against whom enforcement of the change is sought.

23. Construction: Whenever used in this mortgage, unless the context clearly indicates a contrary intent:

(a) The word "Mortgagor" shall mean the person or persons who execute(s) this mortgage and any subsequent owner of the mortgaged property and his or her respective heirs, executors, administrators, successors, and assigns;

(b) The word "Mortgagee" shall mean the person specifically named herein as "Mortgagee", or any subsequent holder of this mortgage;

(c) The word "person" shall mean individual, corporation, partnership, or unincorporated association;

(d) The use of any gender shall include all genders;

(e) The singular number shall include the plural and the plural the singular, as the context may require;

(f) If Mortgagor is more than one person, all agreements, conditions, covenants, provisions, stipulations, warrants of attorney, authorizations, waivers, releases, options, undertakings, rights, and benefits made or given by Mortgagor shall be joint and several and shall bind and affect all persons who are defined as "Mortgagor" as fully as though all of them were specifically named herein wherever the word "Mortgagor" is used.

24. Captions: The captions preceding the text of the paragraphs or subparagraphs of this mortgage are inserted only for convenience of reference and shall not constitute a part of this mortgage, and they shall not in any way affect its meaning, construction, or effect.

THIS IS A BALLOON MORTGAGE AND THE FINAL PRINCIPAL PAYMENT OR THE PRINCIPAL BALANCE DUE UPON MATURITY IS \$150,000.00, TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL ADVANCEMENTS MADE BY THE MORTGAGEE UNDER THE TERMS OF THIS MORTGAGE

IN WITNESS WHEREOF, Mortgagor has caused this mortgage to be duly executed as of the day and year first above written.

/ WITNESS (print name)

(Address)

/ WITNESS (print name)

(Address)

VITALIA SAINT JUSTE / MORTGAGOR
1579 Quail Lake Dr, Apt. 307, West Palm Beach, FL 33409

STATE OF FLORIDA
COUNTY OF _____

The foregoing instrument was sworn to and subscribed before me by means of [] physical presence or [] online notarization, on March 29, 2024, by Vitalia Saint Juste, who is personally known to me or who produced _____ as identification.

Notary Public -- State of Florida