

Prepared by and return to:

**Doris Rodriguez**  
**Ocean Sands Title Services, Inc.**  
**13753 Linden Drive**  
**Spring Hill, FL 34609**  
**(813) 499-9949**  
File Number: 2021-281  
Will Call No.:

Sales Price: \$326,000.00

[Space Above This Line For Recording Data]

## Warranty Deed

**This Warranty Deed** made this **24th day of September, 2021** between **Michael J. Brewer and Lynette R. Brewer, Husband and Wife** whose post office address is **12029 Pamela Circle, Brooksville, FL 34614**, grantor, and **Leslie Williams and Yolanda Williams, Husband and Wife** whose post office address is **13935 LINDEN DRIVE, Spring Hill, FL 34609**, 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 of **TEN AND NO/100 DOLLARS (\$10.00)** and other good and valuable considerations to said grantor in hand paid by said grantee, the receipt whereof is hereby acknowledged, has granted, bargained, and sold to the said grantee, and grantee's heirs and assigns forever, the following described land, situate, lying and being in **Hernando County, Florida** to-wit:

**Lot 4, Block 714, SPRING HILL UNIT 12, according to the map or plat thereof as recorded in Plat Book 8, Page 74, Public Records of Hernando County, Florida.**

**Parcel Identification Number: R32 323 17 5120 0714 0040**

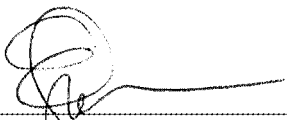
**Together** with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

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

**And** the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to **12/31/2020**.

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

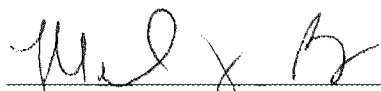
Signed, sealed and delivered in our presence:

  
\_\_\_\_\_

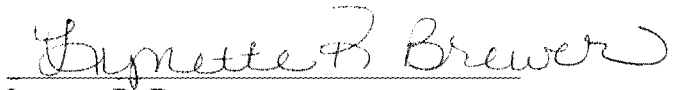
Witness  
Printed Name: Liz Piedra

  
\_\_\_\_\_

Witness  
Printed Name: DORIS M. Rodriguez

  
\_\_\_\_\_

Michael J. Brewer

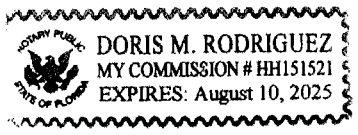
  
\_\_\_\_\_

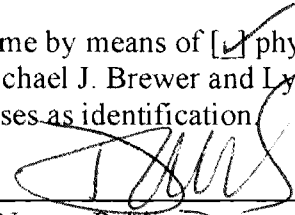
Lynette R. Brewer

State of Florida  
County of Hernando

The foregoing instrument was acknowledged before me by means of  physical presence or  online notarization, this 24th day of September, 2021 by Michael J. Brewer and Lynette R. Brewer who  are personally known or  have produced drivers' licenses as identification.

[Seal]



  
\_\_\_\_\_

Notary Public  
Print Name: Doris M. Rodriguez  
My Commission Expires: \_\_\_\_\_

**Return To:**

Document Management  
Rocket Mortgage, LLC  
1050 Woodward Ave  
Detroit, MI 48226-1906

**This document was prepared by:**

Sarah Husak  
1050 Woodward Ave  
Detroit, MI 48226-1906  
(313)373-0000

[Space Above This Line For Recording Data]

**MORTGAGE**

MIN [REDACTED]  
VA Case Number: 17-1762326947

**DEFINITIONS**

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

- (A) "Security Instrument" means this document, which is dated September 24, 2021, together with all Riders to this document.
- (B) "Borrower" is Leslie Williams and Yolanda Williams, husband and wife

Borrower is the mortgagor under this Security Instrument.

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

(D) "Lender" is Rocket Mortgage, LLC, FKA Quicken Loans, LLC

Lender is a Limited Liability Company organized and existing under the laws of the State of Michigan Lender's address is 1050 Woodward Ave, Detroit, MI 48226-1906

(E) "Note" means the promissory note signed by Borrower and dated September 24, 2021 The Note states that Borrower owes Lender Three Hundred Thirty Three Thousand Four Hundred Ninety Eight and 00/100 Dollars (U.S. \$ 333,498.00 ) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than October 1, 2051

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

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

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

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

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

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

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

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

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



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

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

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

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

TRANSFER OF RIGHTS IN THE PROPERTY

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

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.  
SUBJECT TO COVENANTS OF RECORD.

Parcel ID Number: R32 323 17 5120 0714 0040 which currently has the address of  
13935 Linden Dr [Street]  
Spring Hill [City], Florida 34609-6048 [Zip Code]  
("Property Address"):



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

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

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

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

**1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.**

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

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



Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

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

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

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

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



Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

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

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

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

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

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

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien



which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

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

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

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

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

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and

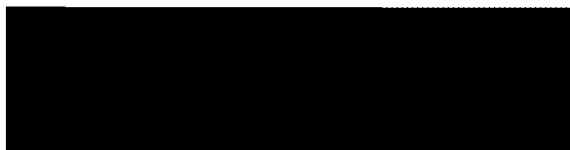


Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be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

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

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

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



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

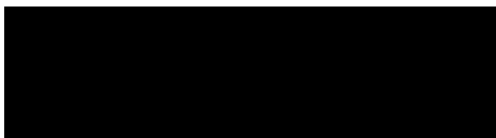
**8. Borrower's Loan Application.** Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender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

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

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

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

**10. Mortgage Insurance.** If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially



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

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

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

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

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

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

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

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

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

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

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

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

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's



interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

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

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

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

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

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



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

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

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

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

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



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

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

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

**19. Borrower's Right to Reinstate After Acceleration.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

**20. Sale of Note; Change of Loan Servicer; Notice of Grievance.** The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan



Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

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

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

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

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a



Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

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

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


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

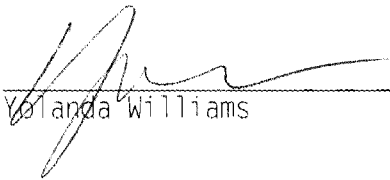
**24. Attorneys' Fees.** As used in this Security Instrument and the Note, attorneys' fees shall include those awarded by an appellate court and any attorneys' fees incurred in a bankruptcy proceeding.

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



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



  
\_\_\_\_\_  
Leslie Williams 09/24/2021 (Seal)  
-Borrower

  
\_\_\_\_\_  
Yolanda Williams 09/24/2021 (Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

Refer to the attached *Signature Addendum* for additional parties and signatures.

**Witness**  
 Dennis M Rodriguez  
 Dorothy Eagles



STATE OF FLORIDA, Hernando

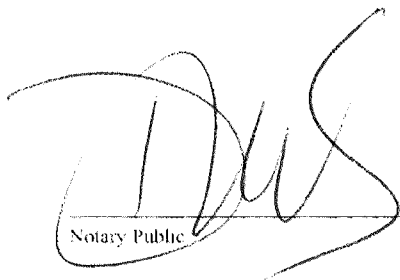
County

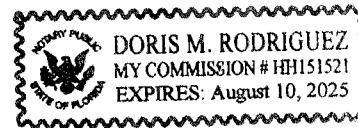
The foregoing instrument was acknowledged before me by means of  physical presence or  online notarization this September 24, 2021 by Leslie Williams and Yolanda Williams

who is personally known to me or who has produced

FLDL

as identification.

  
\_\_\_\_\_  
Notary Public



Loan origination organization Rocket Mortgage, LLC  
NMLS ID 3030  
Loan originator Robert W Foley  
NMLS ID 1375910

FLORIDA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS  
Wolters Kluwer Financial Services, Inc.  
6387160877



## **Exhibit A**

**Lot 4, Block 714, SPRING HILL UNIT 12, according to the map or plat thereof as recorded in Plat Book 8, Page 74, Public Records of Hernando County, Florida.**

**Parcel Identification Number: R32 323 17 5120 0714 0040**

MERS MIN: [REDACTED]

**VA GUARANTEED LOAN AND ASSUMPTION POLICY RIDER**

VA Case Number: 17-1762326947

**NOTICE: THIS LOAN IS NOT ASSUMABLE WITHOUT THE APPROVAL OF THE DEPARTMENT OF VETERANS AFFAIRS OR ITS AUTHORIZED AGENT.**

THIS VA GUARANTEED LOAN AND ASSUMPTION POLICY RIDER is made this 24th day of September, 2021, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Deed to Secure Debt (herein "Security Instrument") dated of even date herewith, given by the undersigned (herein "Borrower") to secure Borrower's Note to Rocket Mortgage, LLC, FKA Quicken Loans, LLC

(herein "Lender") and covering the Property described in the Security Instrument and located at

13935 Linden Dr  
Spring Hill, FL 34609-6048  
[Property Address]

VA GUARANTEED LOAN COVENANT: In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

If the indebtedness secured hereby be guaranteed or insured under Title 38, United States Code, such Title and Regulations issued thereunder and in effect on the date hereof shall govern the rights, duties and liabilities of Borrower and Lender. Any provisions of the Security Instrument or other instruments executed in connection with said indebtedness which are inconsistent with said Title or Regulations, including, but not limited to, the provision for payment of any sum in connection with prepayment of the secured indebtedness and the provision that the Lender may accelerate payment of the secured indebtedness pursuant to Covenant 18 of the Security Instrument, are hereby amended or negated to the extent necessary to conform such instruments to said Title or Regulations.

**LATE CHARGE:** At Lender's option, Borrower will pay a "late charge" not exceeding four per centum (4%) of the overdue payment when paid more than fifteen (15) days after the due date thereof to cover the extra expense involved in handling delinquent payments, but such "late charge" shall not be payable out of the proceeds of any sale made to satisfy the indebtedness secured hereby, unless such proceeds are sufficient to discharge the entire indebtedness and all proper costs and expenses secured hereby.

**GUARANTY:** Should the Department of Veterans Affairs fail or refuse to issue its guaranty in full amount within 60 days from the date that this loan would normally become eligible for such guaranty committed upon by the Department of Veterans Affairs under the provisions of Title 38 of the U.S. Code "Veterans Benefits," the Mortgagee may declare the indebtedness hereby secured at once due and payable and may foreclose immediately or may exercise any other rights hereunder or take any other proper action as by law provided.

**TRANSFER OF THE PROPERTY:** This loan may be declared immediately due and payable upon transfer of the property securing such loan to any transferee, unless the acceptability of the assumption of the loan is established pursuant to 38 U.S.C. 3714.

An authorized transfer ("assumption") of the property shall also be subject to additional covenants and agreements as set forth below:

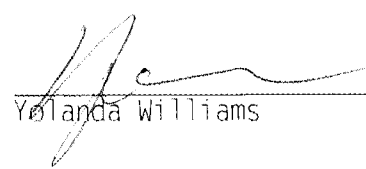
(a) **ASSUMPTION FUNDING FEE:** A fee equal to ( 0.50 %) of the balance of this loan as of the date of transfer of the property shall be payable at the time of transfer to the loan holder or its authorized agent, as trustee for the VA. If the assumer fails to pay this fee at the time of transfer, the fee shall constitute an additional debt to that already secured by this instrument, shall bear interest at the rate herein provided, and, at the option of the payee of the indebtedness hereby secured or any transferee thereof, shall be immediately due and payable. This fee is automatically waived if the assumer is exempt under the provisions of 38 U.S.C. 3729 (c).

(b) **ASSUMPTION PROCESSING CHARGE:** Upon application for approval to allow assumption of this loan, a processing fee may be charged by the loan holder or its authorized agent for determining the creditworthiness of the assumer and subsequently revising the holder's ownership records when an approved transfer is completed. The amount of this charge shall not exceed the maximum established by VA for a loan to which 38 U.S.C. 3714 applies.

(c) **ASSUMPTION INDEMNITY LIABILITY:** If this obligation is assumed, then the assumer hereby agrees to assume all of the obligations of the Veteran under the terms of the instruments creating and securing the loan. The assumer further agrees to indemnify VA to the extent of any claim payment arising from the guaranty or insurance of the indebtedness created by this instrument.

IN WITNESS WHEREOF, Borrower(s) has executed this VA Guaranteed Loan and Assumption Policy Rider.

  
\_\_\_\_\_  
09-24-2021  
Leslie Williams -Borrower

  
\_\_\_\_\_  
09-24-2021  
Yolanda Williams -Borrower

\_\_\_\_\_  
-Borrower

\_\_\_\_\_  
-Borrower

[Sign Original Only]

Refer to the attached *Signature Addendum* for additional parties and signatures.



PREPARED BY:  
AMY COLVIN  
FIRST AMERICAN MORTGAGE SOLUTIONS  
1795 INTERNATIONAL WAY  
IDAHO FALLS, ID 83402  
AND WHEN RECORDED MAIL TO:  
FIRST AMERICAN MORTGAGE SOLUTIONS  
1795 INTERNATIONAL WAY  
IDAHO FALLS, ID 83402  
**FLORIDA**  
COUNTY OF HERNANDO  
LOAN NO.: [REDACTED]



### ASSIGNMENT OF MORTGAGE

FOR VALUE RECEIVED, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR ROCKET MORTGAGE, LLC, FKA QUICKEN LOANS, LLC, ITS SUCCESSORS AND ASSIGNS located at P.O. BOX 2026, FLINT, MICHIGAN 48501-2026, "Assignor," does hereby grant, bargain, assign, transfer and set over without recourse, representation or warranty, expressed or implied unto ROCKET MORTGAGE, LLC, FKA QUICKEN LOANS, LLC located at 1050 WOODWARD AVE, DETROIT, MI 48226, "Assignee," its successors and assigns, that certain indenture of Mortgage described below.

Said Mortgage bearing the date of SEPTEMBER 24, 2021 executed by LESLIE WILLIAMS AND YOLANDA WILLIAMS, HUSBAND AND WIFE, Mortgagor, and recorded on SEPTEMBER 27, 2021 in Book 4060 at Page 1865 as Clerk's File No. 2021072097 in Public Records in the Office of the Clerk of the Circuit Court for HERNANDO County, State of FLORIDA, upon the following described property:

#### AS DESCRIBED IN SAID MORTGAGE

TOGETHER WITH all rights accrued or to accrue under said Mortgage.

TO HAVE AND TO HOLD the same, unto the said Assignee, its successors and assigns, forever.

IN WITNESS WHEREOF, the undersigned has caused this Instrument to be executed on SEPTEMBER 05, 2024. MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR ROCKET MORTGAGE, LLC, FKA QUICKEN LOANS, LLC, ITS SUCCESSORS AND ASSIGNS

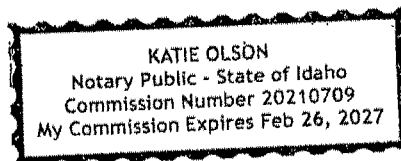
  
AMY COLVIN, VICE PRESIDENT



STATE OF IDAHO      COUNTY OF BONNEVILLE      ) ss.

On SEPTEMBER 05, 2024, before me, KATIE OLSON, personally appeared AMY COLVIN known to me to be the VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR ROCKET MORTGAGE, LLC, FKA QUICKEN LOANS, LLC, ITS SUCCESSORS AND ASSIGNS the corporation that executed the instrument or the person who executed the instrument on behalf of said corporation, and acknowledged to me that such corporation executed the same.

  
KATIE OLSON (COMM. EXP. 02/26/2027)  
NOTARY PUBLIC



Filing # 235828422 E-Filed 11/14/2025 02:04:46 PM

ROCKET MORTGAGE, LLC F/K/A  
QUICKEN LOANS, LLC,  
Plaintiff,

vs.

LESLIE WILLIAMS; YOLANDA  
WILLIAMS A/K/A YOLANDA YVETTE  
BUSH; AQUA FINANCE, INC.  
Defendants.

IN THE CIRCUIT COURT OF THE FIFTH  
JUDICIAL CIRCUIT IN AND FOR  
HERNANDO COUNTY, FLORIDA  
GENERAL JURISDICTION DIVISION  
CASE NO.

**NOTICE OF LIS PENDENS**

..... /  
TO: THE DEFENDANTS NAMED ABOVE AND ALL OTHERS TO WHOM IT MAY  
CONCERN:



1. YOU ARE HEREBY NOTIFIED of the institution of this action by the Plaintiff against you seeking to foreclose a note and mortgage encumbering the following described real property in **Hernando** County, Florida, in Official Records Book 4060, Page 1865.

**LOT 4, BLOCK 714, SPRING HILL UNIT 12, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 8, PAGE 74, PUBLIC RECORDS OF HERNANDO COUNTY, FLORIDA.**

**-A/K/A 13935 LINDEN DR, SPRING HILL, FL 34609**

Including the buildings and appurtenances located thereon.

ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC  
Attorney for Plaintiff  
6409 Congress Ave., Suite 100  
Boca Raton, FL 33487  
Telephone: 561-241-6901  
Facsimile: 561-997-6909  
Service Email: flmail@raslg.com

By:  \S\Victoria Thuss  
Victoria Thuss, Esquire  
Florida Bar No. 1054117  
Communication Email: vthuss@raslg.com

Dated this 13 day of November, 2025.

Filing # 204458076 E-Filed 08/11/2024 07:50:22 AM

IN THE CIRCUIT COURT FOR  
HERNANDO COUNTY, FLORIDA  
Case No.

YOLANDA YVETTE BUSH,  
Plaintiff,

vs.

YOLANDA BUSH AND LESLIE WILLIAMS,  
Defendants.

**NOTICE OF LIS PENDENS**

TO LESLIE WILLIAMS AND ALL OTHERS WHOM IT MAY CONCERN:

YOU ARE NOTIFIED OF THE FOLLOWING:

- (a) The Plaintiff has instituted this action against you seeking to foreclose a mortgage with respect to the property described below;
- (b) The Plaintiff in this action is YOLANDA YVETTE BUSH;
- (c) The case number of the action is as shown in the caption.
- (d) The property that is the subject matter of this action is in HERNANDO County, Florida, and is described as follows:

Lot 4, Block 714, SPRING HILL UNIT 12, according to the map or plat thereof,  
as recorded in Plat Book 8, Page 74, Public Records of Hernando County, Florida.

Parcel Identification Number: R32 323 17 5120 0714 0040

Dated: August 12, 2024

Respectfully submitted,

/s/ *Zachary R. White*

**ZACHARY R. WHITE, ESQUIRE**

Attorney for Plaintiff

P.O. BOX 5196

TALLAHASSEE, FL 32314

850 547-4625

Florida Bar Number: 0498076

E-Mail: [zwhitelaw@netzero.com](mailto:zwhitelaw@netzero.com)

Secondary E-Mail: N/A

Filing # 223557904 E-Filed 05/20/2025 05:27:21 PM

**IN THE CIRCUIT COURT OF THE FIFTH JUDICIAL CIRCUIT  
IN AND FOR HERNANDO COUNTY, FLORIDA**

Case No.: 24-CA-804  
Division: CIRCUIT CIVIL

YOLANDA YVETTE BUSH

Plaintiff,

vs.

LESLIE WILLIAMS

Defendant.

**PLAINTIFF'S NOTICE OF  
VOLUNTARY DISMISSAL OF COUNT 2 ONLY:  
SUIT TO QUIET TITLE**

1. Plaintiff, YOLANDA YVETTE BUSH, files this Notice of Voluntary Dismissal Of Count 2, Suit To Quiet Title.
2. Plaintiff, YOLANDA YVETTE BUSH, voluntarily dismisses, Count 2 of this Complaint, entitled, Suit To Quiet Title and any allegations against Defendant, LESLIE WILLIAMS, and voluntarily dismisses, without prejudice, claims not raised in this cause of action against Defendant, LESLIE WILLIAMS, regarding the Suit To Quiet Title Claim.

**I CERTIFY** that a copy of this document was electronically served via the Florida Courts E-Filing Portal to DAVID H. WALKOWIAK, ESQUIRE, attorney for Leslie Williams, 24714 State Road 54, Lutz, Florida 33559, e-mail address service@dhwpalaw.com, on May 20, 2025.

*/s/ Zachary R. White*

**ZACHARY R. WHITE, ESQUIRE**

Attorney for Plaintiff

Florida Bar Number: 0498076

P.O. BOX 5196

TALLAHASSEE, FL 32314

Telephone: (850) 547-4625

E-Mail: zwhitelaw@netzero.com

Secondary E-Mail: N/A

Filing # 246235369 E-Filed 04/17/2026 01:00:21 PM

**IN THE CIRCUIT COURT OF THE FIFTH JUDICIAL CIRCUIT  
IN AND FOR HERNANDO COUNTY, FLORIDA  
CIVIL DIVISION**

**YOLANDA YVETTE BUSH,**  
Plaintiff,

**CASE NO.: 2024-CA-000804**

vs.

**LESLIE WILLIAMS, et al.**  
Defendant(s).

**DIVISION:**

**AGREED ORDER ON MOTIONS (DEFENDANT'S AND PLAINTIFF'S ) FOR  
SUMMARY JUDGMENT**

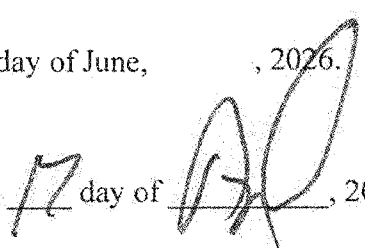
THIS CAUSE, having come before the Court upon the Defendant, LESLIE WILLIAMS and Plaintiff YOLANDA YVETTE BUSH, Competing Motions for Summary Judgment, the Parties having agreed to the final Judgment which shall be as follows,

**ORDERED AND ADJUDGED:**

1. The subject property in this matter shall be set for a judicial sale as quickly as possible.
2. The Parties shall split the costs associated with the judicial sale, including, but not limited to, the cost to properly publish the sale date.
3. Should the sale result in any surplus funds, those funds shall remain in the Court's Registry until such time as the Court orders the disbursement or by agreement of the Parties.

4. If a surplus exists and the Parties cannot agree on the distribution of them, the Court will set an evidentiary hearing to determine and apply equitable accounting.
5. If no surplus exists the case will be closed.
6. The trial set for June 10, 2026, is no longer needed and the Court will cancel the trial, and no new trial date is necessary.
7. The judicial sale date shall be set for the 16th day of June, , 2026.

ORDERED in HERNANDO County, Florida on this 17 day of June, 2026.

  
\_\_\_\_\_  
Hon. Judge X  
Circuit Court Judge

**NOTICE: ALL COUNSEL AND SELF-REPRESENTED PARTIES SHALL STRICTLY COMPLY WITH ADMINISTRATIVE ORDER A-2026-13 IN ALL FILINGS AND PROCEEDINGS IN THIS CASE, INCLUDING ALL DISCLOSURE, CERTIFICATION, CONFIDENTIALITY, AND EVIDENTIARY REQUIREMENTS RELATING TO THE USE OF ARTIFICIAL INTELLIGENCE.**

**Warning as to Generative Artificial Intelligence**

**a. An attorney may ethically utilize Generative Artificial Intelligence technologies but only to the extent that the lawyer can reasonably guarantee compliance with the lawyer's ethical obligations. See Florida Bar Ethics Opinion 24-1 (Jan. 19, 2024).**

- **Attorneys must comply with the Rules Regulating the Florida Bar, including but not limited to: Rule 4-1.1 Competency, Rule 4-1.6 Confidentiality, Rule 4-5.1 Supervision, and Rule 4-5.3 Supervision of non-lawyers.**
- **Attorneys remain responsible for all their work product.**

• **IF ANY GENERATIVE ARTIFICIAL INTELLIGENCE TECHNOLOGY IS USED IN PRODUCING A PLEADING OR MOTION IT MUST BE NOTED ON THE FACE OF THE PLEADING OR MOTION.**

**b. Pro-Se Litigants (self-represented parties): If you choose to use programs that rely on Generative Artificial Intelligence (AI) to prepare any document that is submitted to the Court, it should be checked carefully before filing with the Clerk. Generative AI based programs are not a substitute for competent legal counsel. While they may be useful, there is a risk that they may produce inaccurate arguments, false citations, or bad advice. A self-represented litigant has the duty to check the accuracy of anything they submit to the Court.**

**NOTICE: The parties are directed to review the Fifth Judicial Circuit's Hernando County Judicial Procedures, available at <https://www.circuit5.org/courts-judges/hernando-county/judiciary/> for updated divisional assignments and court procedures in light of the retirement of Pamela Vergara, effective February 5, 2026. Direct all non-jury civil inquiries to Zuly Vargas at [ZVargas@circuit5.org](mailto:ZVargas@circuit5.org) or (352) 789-3913.**

**Non-Jury Civil Cases are currently assigned to "Judge X."**

**DO NOT CONTACT JUDGE SCAGLIONE'S OFFICE.**

**NOTICE: The undersigned Judge is just a temporary coverage Judge and the case is not being reassigned. The Court notes that any delay in the entry of this Order is not attributable to the undersigned Judge, who received CA non-jury matters for review after February 9, 2026.**

#### **CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that a true copy of the foregoing has been furnished to the following individuals by e-filing via Florida Court's e-filing portal, on this 17th day of April, 2026

Zachary R. White, Esquire  
Law Office of Zachary R. White, P.A.  
P.O. Box 5196  
Tallahassee, Florida 32314  
Counsel for Plaintiff  
Email: [zwhitelaw@netzero.com](mailto:zwhitelaw@netzero.com)

David H. Walkowiak, Esquire  
DHW Law

24714 State Road 54  
Lutz, Florida 33559  
Counsel for Defendant  
Email: [service@dhwpalaw.com](mailto:service@dhwpalaw.com)

  
\_\_\_\_\_  
Judicial Assistant

Filing # 91099425 E-Filed 06/14/2019 10:00:27 AM

**IN THE COUNTY COURT, IN  
THE FIFTH JUDICIAL CIRCUIT  
IN AND FOR HERNANDO COUNTY, FLORIDA  
CIVIL DIVISION  
CASE NO: 272018CC001499CCAXMX**

HERNANDO HMA LLC DBA BAYFRONT HEALTH BROOKSVILLE  
Plaintiff(s),

-vs-

LESLIE WILLIAMS  
Defendant(s).

**FINAL JUDGMENT**

**THIS CAUSE** having come to be heard upon the Plaintiff's Motion for Summary Final Judgment filed herein and this Court having considered the evidence and being fully advised in the premises, it is hereby

**ORDERED AND ADJUDGED:**

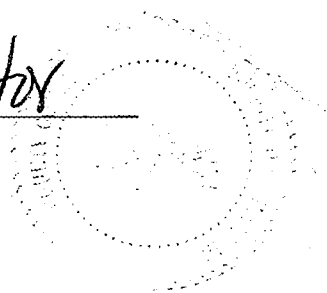
1. Plaintiff's Motion for Summary Final Judgment is hereby **GRANTED**; and

**ADJUDGED** that the Plaintiff, HERNANDO HMA LLC DBA BAYFRONT HEALTH BROOKSVILLE, recovers from Leslie Williams whose address is 15312 State St, Brooksville, FL 34604-8537 the sum of \$6,426.93 as principal, \$0.00 as pre-judgment interest, \$0.00 for attorney's fees, with costs of \$380.85, making a total amount of **\$6,807.78**, all of which shall bear interest at the applicable Statutory rate, for all of which let execution issue. The Court reserves jurisdiction to amend this Final Judgment to add other jointly and severally liable parties.

**IT IS ADJUDGED FURTHER** that, pursuant to FL.R.Civ.P.1.560(b), the Defendant shall complete, under oath, Form 1.977 (Fact Information Sheet), including all required attachments, and serve it on the Plaintiff's Attorney within **45** days of this Final Judgment. Jurisdiction of this case is retained to enter further Orders that are proper to compel the Defendant to complete the Form 1.977. *The Fact Information Sheet shall not be copied for recording purposes.*

**DONE AND ORDERED** in Chambers in Brooksville, Hernando County, Florida this 14 day of June, 2019.

**BURT HITZEMANN**  
County Court Judge



Lotane & Associates, PA, 1980 Michigan Avenue, Cocoa, FL 32922  
Leslie Williams at 15312 State St, Brooksville, FL 34604-8537

6-14-19

IN THE COUNTY COURT OF THE FIFTH JUDICIAL CIRCUIT  
OF THE STATE OF FLORIDA IN AND FOR HERNANDO COUNTY

**TERRE E. MERRELL,**  
Plaintiff(s),

CASE NO: 2024-SC-2579

-vs-

CERTIFIED TO BE A TRUE COPY  
DOUG CHORVAT, JR  
CLERK OF COURTS



**LESLIE WILLIAMS and  
K9 CUSTOM TRAINING,**  
Defendant(s),

BY: Christina Seaver D.C.

**AMENDED  
DEFAULT FINAL JUDGMENT**

THIS 10 DAY OF DEC 2024

THIS CAUSE came on for a Pre-Trial before the Court without the intervention of a jury and the Plaintiff(s) and Defendant(s) entered into a stipulation for payment and the Defendant(s) failed to make payment, entry of default is hereby entered against the said Defendant(s) for failure to pay, and the Court further finding the Defendant(s), **LESLIE WILLIAMS and K9 CUSTOM TRAINING, Leslie Williams, R.A.,** is/are indebted to the Plaintiff(s), **TERRE E. MERRELL,** in the sum of **\$5,414.00,** it is therefore;

ORDERED AND ADJUDGED that said Plaintiff(s) shall recover of and from said Defendant(s) the sum of **\$5,000.00** damages, **\$n/a** interest, together with the costs in this behalf expended and herein taxed at **\$414.00.** This judgment shall bear interest at the statutory rate of **9.50%** per annum; for all of which let execution issue.

IT IS FURTHER ORDERED AND ADJUDGED THAT:

The Defendant(s) shall complete Florida Rules Form 7.343 (Fact Information Sheet) and return it to the Plaintiff(s) within 45 days from the date of this Final Judgment.

DONE AND ORDERED, in Chambers, Brooksville, Hernando County, Florida, this

3rd day of December, 2024.

Barbara Go  
COUNTY JUDGE

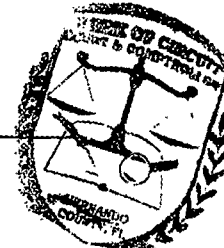


Certificate of Service

I hereby certify that a true and correct copy of the foregoing was furnished by U.S. Mail to Terre E. Merrell, 14117 Pullman Dr., Spring Hill, FL 34609, Plaintiff; and to Leslie Williams and K9 Custom Training, Leslie Williams, RA, 13935 Linden Dr., Spring Hill, FL 34609, Defendant(s), on this 4th day of December, 2024.

DOUG CHORVAT JR  
CLERK OF COUNTY COURT

BY: Elizabeth Markidias  
DEPUTY CLERK



FILED FOR RECORD  
DOUG CHORVAT JR  
HERNANDO COUNTY, FL  
2024 DEC 10 PM 2:30

CERTIFIED TO BE A TRUE COPY  
DOUG CHORVAT, JR.  
CLERK OF COURTS  
D.C.  
BY: *[Signature]*  
THIS DAY OF *APR* 20 *25*

IN THE COUNTY COURT OF THE FIFTH JUDICIAL CIRCUIT  
OF THE STATE OF FLORIDA IN AND FOR HERNANDO COUNTY

**YOLANDA BUSH**  
Plaintiff/ Counter-Defendant,

-vs-

**LESLIE WILLIAMS**  
Defendant/ Counter-Plaintiff,

CASE NO: 2024-SC-3177

**FINAL JUDGMENT**

THIS CAUSE came on for Hearing and Pre-Trial before the Court without the intervention of a jury and the Court finding that the Defendant(s), **LESLIE WILLIAMS**, is/are indebted to the Plaintiff(s), **YOLANDA BUSH**, in the sum of **\$8000.00**, it is therefore,

ORDERED AND ADJUDGED that said Plaintiff(s) do have and recover of and from said Defendant(s) the sum of **\$8000.00** damages, together with the costs and interest in this behalf expended and herein taxed at **\$357.00**. This judgment shall bear interest at the statutory rate of **9.38%** per annum; for all of which let execution issue.

IT IS FURTHER ORDERED AND ADJUDGED THAT:

The Defendant(s) shall complete Florida Rules Form 7.343 (Fact Information Sheet) and return it to the Plaintiff within 45 days from the date of this Final Judgment.

DONE AND ORDERED, in Chambers, Brooksville, Hernando County, Florida, this        day of **APRIL 2025**.

*Barbara Jo Bell*  
\_\_\_\_\_  
BARBARA-JO BELL, COUNTY JUDGE

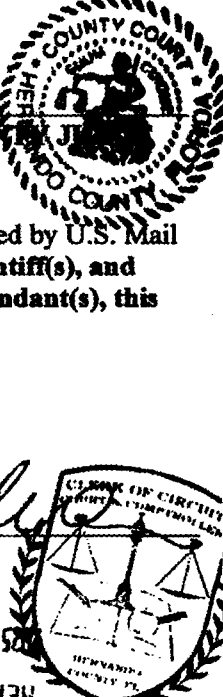
Certificate of Service

I hereby certify that a true and correct copy of the foregoing was furnished by U.S. Mail to: **YOLANDA BUSH, 13935 LINDEN DR. SPRING HILL, FL 34609, Plaintiff(s)**, and **LESLIE WILLIAMS, 13935 LINDEN DR. SPRING HILL, FL 34609, Defendant(s)**, this        day of **APRIL 2025**.

DOUG CHORVAT, JR.  
CLERK OF COUNTY COURT

BY: *Christi Roddy*  
DEPUTY CLERK

RECEIVED  
DOUG CHORVAT CLERK  
HERNANDO COUNTY, FL  
25 APR -2 PM 12:01



CERTIFIED TO BE A TRUE COPY  
DOUG CHORVAT, JR.  
CLERK OF COURTS  
BY: *[Signature]*  
THIS 2 DAY OF APRIL 2025  
D.C.

IN THE COUNTY COURT OF THE FIFTH JUDICIAL CIRCUIT  
OF THE STATE OF FLORIDA IN AND FOR HERNANDO COUNTY

**TERRE E MERRELL**  
Plaintiff(s)

-vs-

Case No: **24003176SCAXMX**

**LESLIE WILLIAMS**  
Defendant(s)

**ENTRY OF DEFAULT AND FINAL JUDGMENT**


THIS CAUSE came on for Hearing and Pre-Trial before the Court without the intervention of a jury and the Court finding that the Defendant(s) **LESLIE WILLIAMS** have been duly served with notice as required by law, and having failed to appear as required by law, entry of default is hereby entered against the said Defendant(s) for failure to be present, and the Court further finding that the above named Defendant(s), is indebted to the Plaintiff(s), **TERRE E MERRELL**, in the sum of **\$4,015.00**, it is therefore;

ORDERED AND ADJUDGED that said Plaintiff(s), **TERRE E MERRELL**, shall recover of and from said Defendant(s), **LESLIE WILLIAMS** the sum of damages **\$3,640.00**, interest \$ n/a, together with the costs in this behalf expended and herein taxed at **\$375.00**. This judgment shall bear interest at the statutory rate of 9.38% per annum; for all of which let execution issue.

IT IS FURTHER ORDERED AND ADJUDGED THAT:

The Defendant(s) shall complete Florida Rules Form 7.343b (Fact Information Sheet) and return it to the Plaintiff within 45 days from the date of this Final Judgment.

DONE AND ORDERED, in Chambers, at Brooksville, Hernando County, Florida this 2nd day of APRIL, 2025.

*Barbara Jo Bell*  
BARBARA-JO BELL, CLERK OF COUNTY COURT  


**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that a true and correct copy of the foregoing was furnished by U.S. Mail/Electronic Mail to **TERRE E MERRELL, 14117 PULLMAN DRIVE SPRING HILL, FL 34609** Plaintiff(s), and to, **LESLIE WILLIAMS, 13935 LINDEN DR SPRING HILL, FL 34609** Defendant(s), this 2nd day of APRIL, 2025.

DOUG CHORVAT, JR.  
CLERK OF COUNTY COURT

BY: *Christie Kades*  
Deputy Clerk  


RECEIVED  
DOUG CHORVAT CLERK  
HERNANDO COUNTY, FL  
2025 APR -2 PM 4:21

IN THE COUNTY COURT OF THE FIFTH JUDICIAL CIRCUIT  
OF THE STATE OF FLORIDA IN AND FOR HERNANDO COUNTY

**YOLANDA BUSH**  
Plaintiff/ Counter-Defendant,

-vs-

CASE NO: 2024-SC-3177

**LESLIE WILLIAMS**  
Defendant/ Counter-Plaintiff,

**FINAL JUDGMENT**

THIS CAUSE came on for Hearing and Pre-Trial before the Court without the intervention of a jury and the Court finding that the Defendant(s), **LESLIE WILLIAMS**, is/are indebted to the Plaintiff(s), **YOLANDA BUSH**, in the sum of **\$8000.00**, it is therefore,  
ORDERED AND ADJUDGED that said Plaintiff(s) do have and recover of and from said Defendant(s) the sum of **\$8000.00** damages, together with the costs and interest in this behalf expended and herein taxed at **\$357.00**. This judgment shall bear interest at the statutory rate of **9.38%** per annum; for all of which let execution issue.

IT IS FURTHER ORDERED AND ADJUDGED THAT:

The Defendant(s) shall complete Florida Rules Form 7.343 (Fact Information Sheet) and return it to the Plaintiff within 45 days from the date of this Final Judgment.

DONE AND ORDERED, in Chambers, Brooksville, Hernando County, Florida, this  
\_\_\_\_ day of APRIL 2025.

*Barbara Jo Bell*  
\_\_\_\_\_  
BARBARA-JO BELL, COUNTY JUDGE

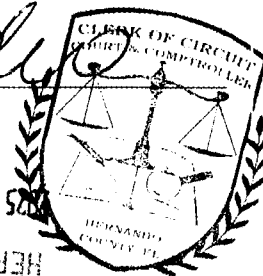


Certificate of Service

I hereby certify that a true and correct copy of the foregoing was furnished by U.S. Mail to: **YOLANDA BUSH, 13935 LINDEN DR. SPRING HILL, FL 34609, Plaintiff(s), and LESLIE WILLIAMS, 13935 LINDEN DR. SPRING HILL, FL 34609, Defendant(s), this**  
*Jo* day of APRIL 2025.

DOUG CHORVAT, JR.  
CLERK OF COUNTY COURT

BY: *Christi Roddy*  
\_\_\_\_\_  
DEPUTY CLERK



RECEIVED  
DOUG CHORVAT CLERK  
HERNANDO COUNTY, FL  
25 APR - 2 PM 12:01

IN THE COUNTY COURT OF THE FIFTH JUDICIAL CIRCUIT  
OF THE STATE OF FLORIDA IN AND FOR HERNANDO COUNTY

**TERRE E MERRELL**  
Plaintiff(s)

-vs-

Case No: **24003176SCAXMX**

**LESLIE WILLIAMS**  
Defendant(s)

**ENTRY OF DEFAULT AND FINAL JUDGMENT**

THIS CAUSE came on for Hearing and Pre-Trial before the Court without the intervention of a jury and the Court finding that the Defendants(s) **LESLIE WILLIAMS** have been duly served with notice as required by law, and having failed to appear as required by law, entry of default is hereby entered against the said Defendant(s) for failure to be present, and the Court further finding that the above named Defendant(s), is indebted to the Plaintiff(s), **TERRE E MERRELL**, in the sum of **\$4,015.00**, it is therefore;

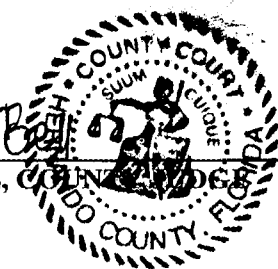
ORDERED AND ADJUDGED that said Plaintiff(s), **TERRE E MERRELL**, shall recover of and from said Defendant(s), **LESLIE WILLIAMS** the sum of damages **\$3,640.00**, interest \$ **n/a**, together with the costs in this behalf expended and herein taxed at **\$375.00**. This judgment shall bear interest at the statutory rate of 9.38% per annum; for all of which let execution issue.

IT IS FURTHER ORDERED AND ADJUDGED THAT:

The Defendant(s) shall complete Florida Rules Form 7.343b (Fact Information Sheet) and return it to the Plaintiff within 45 days from the date of this Final Judgment.

DONE AND ORDERED, in Chambers, at Brooksville, Hernando County, Florida this **2nd** day of **APRIL, 2025**.

*Barbara Jo Bell*  
BARBARA-JO BELL, CLERK OF COUNTY COURT



**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that a true and correct copy of the foregoing was furnished by U.S. Mail/Electronic Mail to **TERRE E MERRELL, 14117 PULLMAN DRIVE SPRING HILL, FL 34609** Plaintiff(s), and to, **LESLIE WILLIAMS, 13935 LINDEN DR SPRING HILL, FL 34609** Defendant(s), this 2nd day of **APRIL, 2025**.

DOUG CHORVAT, JR.  
CLERK OF COUNTY COURT

BY: *Christie Rodes*  
Deputy Clerk



RECEIVED  
DOUG CHORVAT CLERK  
HERNANDO COUNTY, FL  
2025 APR -2 PM 4:21

**UCC FINANCING STATEMENT**

FOLLOW INSTRUCTIONS

A. NAME & PHONE OF CONTACT AT FILER (optional) CSC 1-800-858-5294	
B. E-MAIL CONTACT AT FILER (optional) SPRFiling@cscglobal.com	
C. SEND ACKNOWLEDGMENT TO: (Name and Address)	
2549 62360 CSC 801 Adlai Stevenson Drive Springfield, IL 62703	Filed In: Florida (Hernando)

THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY

1. DEBTOR'S NAME: Provide only one Debtor name (1a or 1b) (use exact, full name; do not omit, modify, or abbreviate any part of the Debtor's name); if any part of the Individual Debtor's name will not fit in line 1b, leave all of item 1 blank, check here  and provide the Individual Debtor information in item 10 of the Financing Statement Addendum (Form UCC1Ad)

1a. ORGANIZATION'S NAME						
OR	1b. INDIVIDUAL'S SURNAME WILLIAMS		FIRST PERSONAL NAME YOLANDA	ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX	
1c. MAILING ADDRESS 13935 LINDEN DR			CITY SPRING HILL	STATE FL	POSTAL CODE 34609	COUNTRY USA

2. DEBTOR'S NAME: Provide only one Debtor name (2a or 2b) (use exact, full name; do not omit, modify, or abbreviate any part of the Debtor's name); if any part of the Individual Debtor's name will not fit in line 2b, leave all of item 2 blank, check here  and provide the Individual Debtor information in item 10 of the Financing Statement Addendum (Form UCC1Ad)

2a. ORGANIZATION'S NAME						
OR	2b. INDIVIDUAL'S SURNAME WILLIAMS		FIRST PERSONAL NAME LESLIE	ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX	
2c. MAILING ADDRESS 13935 LINDEN DR			CITY SPRING HILL	STATE FL	POSTAL CODE 34609	COUNTRY USA

3. SECURED PARTY'S NAME (or NAME of ASSIGNEE of ASSIGNOR SECURED PARTY): Provide only one Secured Party name (3a or 3b)

3a. ORGANIZATION'S NAME Aqua Finance, Inc.						
OR	3b. INDIVIDUAL'S SURNAME		FIRST PERSONAL NAME	ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX	
3c. MAILING ADDRESS One Corporate Drive Suite 300			CITY Wausau	STATE WI	POSTAL CODE 54401	COUNTRY USA

4. COLLATERAL: This financing statement covers the following collateral:

Florida Documentary Stamp Tax is not required.

WHOLE HOUSE WATER

5. Check only if applicable and check only one box: Collateral is  held in a Trust (see UCC1Ad, item 17 and Instructions)  being administered by a Decedent's Personal Representative

6a. Check only if applicable and check only one box:  
 Public-Finance Transaction  Manufactured-Home Transaction  A Debtor is a Transmitting Utility

6b. Check only if applicable and check only one box:  
 Agricultural Lien  Non-UCC Filing

7. ALTERNATIVE DESIGNATION (if applicable):  Lessee/Lessor  Consignee/Consignor  Seller/Buyer  Bailee/Bailor  Licensee/Licensor

8. OPTIONAL FILER REFERENCE DATA: AFIX405790915

2549 62360

### UCC FINANCING STATEMENT ADDENDUM

FOLLOW INSTRUCTIONS

9. NAME OF FIRST DEBTOR: Same as line 1a or 1b on Financing Statement; if line 1b was left blank because Individual Debtor name did not fit, check here

9a. ORGANIZATION'S NAME	
OR	
9b. INDIVIDUAL'S SURNAME	
WILLIAMS	
FIRST PERSONAL NAME	
YOLANDA	
ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX

THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY

10. DEBTOR'S NAME: Provide (10a or 10b) only one additional Debtor name or Debtor name that did not fit in line 1b or 2b of the Financing Statement (Form UCC1) (use exact, full name; do not omit, modify, or abbreviate any part of the Debtor's name) and enter the mailing address in line 10c

10a. ORGANIZATION'S NAME					
OR					
10b. INDIVIDUAL'S SURNAME					
INDIVIDUAL'S FIRST PERSONAL NAME					
INDIVIDUAL'S ADDITIONAL NAME(S)/INITIAL(S)				SUFFIX	
10c. MAILING ADDRESS		CITY	STATE	POSTAL CODE	COUNTRY

11.  ADDITIONAL SECURED PARTY'S NAME or  ASSIGNOR SECURED PARTY'S NAME: Provide only one name (11a or 11b)

11a. ORGANIZATION'S NAME					
OR					
11b. INDIVIDUAL'S SURNAME		FIRST PERSONAL NAME	ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX	
11c. MAILING ADDRESS		CITY	STATE	POSTAL CODE	COUNTRY

12. ADDITIONAL SPACE FOR ITEM 4 (Collateral):

<p>13. <input checked="" type="checkbox"/> This FINANCING STATEMENT is to be filed [for record] (or recorded) in the REAL ESTATE RECORDS (if applicable)</p> <p>15. Name and address of a RECORD OWNER of real estate described in item 16 (if Debtor does not have a record interest):  <b>YOLANDA &amp; LESLIE WILLIAMS</b>          13935 LINDEN DR          SPRING HILL, FL 34609-6048</p>	<p>14. This FINANCING STATEMENT:  <input type="checkbox"/> covers timber to be cut    <input type="checkbox"/> covers as-extracted collateral    <input checked="" type="checkbox"/> is filed as a fixture filing</p> <p>16. Description of real estate:  <b>13935 LINDEN DR</b>  <b>SPRING HILL, FL 34609-6048</b>  <b>County HERNANDO COUNTY</b>  <b>Parcel Number R32-323-17-5120-0714-0040</b>  <b>Legal Description Details Lot Number: 4 Block: 714 Subdivision</b>  <b>Name: SPRING HILL Sec/Twn/Rng/Mer: SEC 32 TWN 23S RNG</b>  <b>17E Brief Description: BLK 714 LOT 4 ORB 361 PG 426 SPRING</b>  <b>HILL UNIT 12 Recorder's Map Ref: MAP: 54B</b></p>
17. MISCELLANEOUS:	



# HERNANDO COUNTY

**DOUG CHORVAT, JR., CGCIO, CPM**  
CLERK OF THE CIRCUIT COURT AND COMPTROLLER



**OCRS** ONLINE COURT RECORDS SEARCH  
POWERED BY CINETEK

- [Search](#)
- [Help](#)

[Back](#)

[New Search](#) [Collapse All](#)

Case Number 272024CA000804CAAXMX  
[24000804CAAXMX]

Filed Date	08/11/2024
Case Type	Circuit Civil 3-C
Status	CLOSED
Contested	NO
Jury Trial	NO

Filing Date	08/11/2024
Description	OTHER PROP ACTS \$250,000 OR MORE
Active	NO
Contested	NO
Judgment Date	04/16/2026

Party Name X, JUDGE  
 Party Type JUDGE  
 Attorney  
 Bar ID

Party Name X, JUDGE  
 Party Type JUDGE AT DISPOSITION  
 Attorney  
 Bar ID

Party Name WILLIAMS, LESLIE [Search This Party](#)  
 Party Type DEFENDANT  
 Attorney WALKOWIAK, GWEN ELLEN  
 Bar ID 573191

Party Name BUSH, YOLANDA YVETTE [Search This Party](#)  
 Party Type PLAINTIFF  
 Attorney WHITE, ZACHARY RODREQUEZ  
 Bar ID 498076

### Dockets

Page : 1    ALL ▾

Ima



Doc  
#  
105

Action  
Date

06/16/20:

Description

CERTIFICATE OF SALE - SOLD TO EDWARD BROMLEY \$200.00

Pag  
2

Ima

Doc

#

104

Action

Date

06/16/20:

Description

Payment received: \$191.90 Receipt Number H 1068384

Pag

Ima

Doc

#

103

Action

Date

06/16/20:

Description

Assessment 4 Total Assessed \$191.90 Balance Remaining \$0.00

Pag

Ima

Doc

#

102

Action

Date

06/16/20:

Description

Assessment 4 assessed at sum \$191.90

Pag

Ima



Doc

#

101

Action

Date

06/16/20:

Description

FORECLOSURE SALE BREAKDOWN

Pag

1

Ima



Doc

#

100

Action

Date

06/16/20:

Description

BIDDING HISTORY FOR JUDICIAL FORECLOSURE SALE

Pag

1

Ima

Doc

#

99

Action

Date

06/16/20:

Description

Payment received: \$20.00 Receipt Number H 1068379



Pag

Ima

Doc

#

98

Action

Date

06/16/20:

Description

Assessment 3 Total Assessed \$20.00 Balance Remaining \$0.00

Pag

Ima

Doc

#

97

Action

Date

06/16/20:

Description

Assessment 3 assessed at sum \$20.00

Pag

Ima

Doc

#

96

Action

Date

06/16/20:

Description

Payment received: \$70.00 Receipt Number H 1068374

Pag

Ima

Doc

#

95

Action

Date

06/16/20:

Description

Assessment 2 Total Assessed \$70.00 Balance Remaining \$0.00

Pag

Ima

Doc

#

94

Action

Date

06/16/20:

Description

Assessment 2 assessed at sum \$70.00

Pag

Ima

Doc

#

93

Action

Date

06/12/20:

Description

NOTICE OF FILING AFFDVT OF PUBLICATION RE NTC OF SALE FILED BY DEF

Pag

1

Ima



Doc

#

92

Action

Date

06/12/20:

Description

AFFIDAVIT OF LEGAL PUBLICATION - NOTICE OF SALE ON 061626

Pag

1

Ima



Doc

#

91

Action

Date

04/17/20:

Description

ORDER FILED (AGREED) ON MTNS (DEFS AND PLNTFS) FOR SJ - TRIAL SET FOR

061026 IS CANCELLED AND JUDICIAL SALE SET FOR 061626 DTD 041726

Pag

4

Ima

Doc

#

90

Action

Date

04/17/20:

Description

Case Status set to CLOSED

Pag

4

Ima



Doc

#

89

Action

Date

04/10/20:

Description

COURT WORKSHEET

Pag

2

Ima



Doc

#

88

Action

Date

04/07/20:

Description

NOTICE OF HEARING VIA ZOOM ON 040926 AT 9:30 ON DEFS MTN FOR SJ FILED

BY PLNTF

Pag

2

Ima



Doc  
#  
87

Action

Date  
03/30/20:

Description  
BY DEF LESLIE WILLIAMS

NOTICE OF HEARING VIA ZOOM ON 040926 AT 9:30 ON DEFS MTN FOR SJ FILED

Pag  
2

Ima  


Doc  
#  
86

Action

Date  
03/27/20:

Description

RESPONSE TO MOTION TO SUMMARY JUDGMENT FLD BY PLNTF

Pag  
6

Ima  


Doc  
#  
85

Action

Date  
03/27/20:

Description

MOTION FOR SUMMARY JUDGMENT FLD BY PLNTF

Pag  
4

Ima  


Doc  
#  
84

Action

Date  
03/24/20:

Description

MOTION FOR SUMMARY JUDGMENT

Pag  
3

Ima  


Doc  
#  
83

Action

Date  
03/24/20:

Description

ORDER FILED REGARDING ASSIGNMENT DTD 03.23.2026

Pag  
1

Ima  


Doc  
#  
82



Action

Date

03/17/20:

Description

COURT WORKSHEET

Pag

2

Ima



Doc

#

81

Action

Date

03/17/20:

Description

COURT WORKSHEET

Pag

2

Ima



Doc

#

80

Action

Date

03/16/20:

Description

ORDER FILED (AGREED) GRANTING DEFS MTN TO APPEAR VIA TELEPHONE FOR SHOW CAUSE HEARING ON 031626 AT 9:00 DTD 031326

Pag

2

Ima



Doc

#

79

Action

Date

03/10/20:

Description

MOTION/APPEAR TELEPHONICALLY BY COUNSEL AT SHOW CAUSE HEARING ON 031726 AT 9:00 AND CASE MANAGEMENT CONF ON 031726 AT 9:30 FILED BY DEF - IT APPEARS THIS DOCUMENT WAS NOT SUBMITTED IN COMPLIANCE WITH FLGPJA 2.525 RE: FILING CONSISTS OF MULT DOCUMENTS FILED AS ONE DOCUMENT - NO ACTION BY CLERK RE ATTACHED ORDER

Pag

3

Ima



Doc

#

78

Action

Date

02/24/20:

Description

ORDER FILED DENYING VERIFIED MTN REQUESTING PERMISSION TO PLNTF TO MOVE BACK INTO THE SUBJECT PROPERTY DTD 022026

Pag

2

Ima



Doc

#



77

Action

Date

02/24/20:

Description

ORDER FILED GRANTING MTN FOR CASE MANAGEMENT CONF, MTN FOR ORDER TO SHOW CAUSE & ORDER TO SHOW CAUSE - PLNTF IS ORDERED TO APPEAR ON 031726 AT 9:00 CRTRM F AND CASE MANAGEMENT CONF IS SCHED FOR 031726 AT 9:30 CRTRM F DTD 022026

Pag

3

Ima

Doc

#

76

Action

Date

02/18/20:

Description

Judge: X , JUDGE Assigned

Pag

Ima

Doc

#

75

Action

Date

02/18/20:

Description

ADM ORD-REASSIGN JUDGE

Pag

Ima

Doc

#

74

Action

Date

02/18/20:

Description

Judge: SCAGLIONE , DONALD E Assigned

Pag

Ima



Doc

#

73

Action

Date

11/26/20:

Description

EXHIBITS - 1

Pag

1

Ima



Doc

#

72

Action

Date

11/26/20:

Description

OBJECTION TO PLNTF'S EMERGENCY MTN REQUESTING PERMISSION FOR PLNTF TO MOVE BACK INTO SUBJECT PROPERTY



Pag  
3

Ima  


Doc  
#  
71

Action  
Date  
11/25/20:

Description EMERGENCY MOTION VERIFIED EMERGENCY MOTION REQUESTING  
PERMISSION TO PLAINTIFF TO MOVE BACK INTO THE SUBJECT PROPERTY

Pag  
4

Ima  


Doc  
#  
70

Action  
Date  
09/11/20:

Description RESPONSE TO ORDER TO SHOW CAUSE PLAINTIFFS RESPONSE TO  
DEFENDANTS MOTION FOR ORDER TO SHOW CAUSE AS TO WHY PLAINTIFF SHOULD NOT BE HELD IN INDIRECT  
CONTEMPT

Pag  
9

Ima  


Doc  
#  
69

Action  
Date  
09/10/20:

Description MOTION FILED FOR ORDER TO SHOW CAUSE AS TO WHY PLNTF SHOULD NOT  
BE HELD IN INDIRECT CONTEMPT FILED BY DEF

Pag  
3

Ima  


Doc  
#  
68

Action  
Date  
09/10/20:

Description AFFIDAVIT OF REALTOR KERRY MCLAUGHLIN

Pag  
3

Ima  


Doc  
#  
67

Action  
Date  
07/21/20:

Description NOTICE OF UNAVAILABILITY OF ZACHARY R WHITE ESQ, COUNSEL FOR PLNTF

FROM 072425-072724

Pag  
2

Ima  


Doc  
#  
66

Action  
Date  
07/11/20:

Description

MOTION FILED FOR CASE MANAGEMENT CONF FILED BY PLNTF

Pag  
3

Ima  


Doc  
#  
65

Action  
Date  
07/02/20:

Description

NOTICE OF UNAVAILABILITY FROM 07/14/25 - 07/18/25 OBO THE DEFENDANT

Pag  
1

Ima  


Doc  
#  
64

Action  
Date  
05/20/20:

Description

NTC OF VOL DISMISSAL AS TO - COUNT 2 ONLY: SUIT TO QUIET TITLE

Pag  
1

Ima  


Doc  
#  
63

Action  
Date  
05/04/20:

Description

NOTICE OF UNAVAILABILITY OF ZACHARY R WHITE ESQ, COUNSEL FOR PLNTF  
FROM 050825-051225 AND 060225-060825

Pag  
2

Ima  


Doc  
#  
62

Action  
Date  
03/13/20:

Description  
PROPERTY

ORDER FILED GRANTING EMERGENCY AMENDED MOTION TO SELL REAL



Pag  
3

Ima  


Doc  
#  
61

Action  
Date  
03/12/20:

Description  
REAL PROPERTY FILED BY PLNTF

RESPONSE TO DEFS EMERGENCY MTN TO APPOINT REALTOR FOR SALE OF

Pag  
3

Ima  


Doc  
#  
60

Action  
Date  
03/12/20:

Description  
FILED BY DEF

EMERGENCY MOTION TO APPOINT REALTOR FOR SALE OF REAL PROPERTY

Pag  
4

Ima  


Doc  
#  
59

Action  
Date  
03/11/20:

Description  
ON 031325 NAD 031425

NOTICE OF UNAVAILABILITY OF ZACHARY R WHITE ESQ, COUNSEL FOR PLNTF

Pag  
2

Ima  


Doc  
#  
58

Action  
Date  
03/11/20:

Description  
WALKOWIAK ESQ, COUNSEL FOR DEF FROM 031725 THROUGH 032125

NOTICE OF UNAVAILABILITY OF DAVID H WALKOWIAK ESQ AND GWEN E

Pag  
1

Ima  


Doc  
#  
57

Action  
Date  
03/05/20:

Description

ORDER FILED GRANTING DEFS EMERGENCY AMENDED MTN TO SELL REAL



PROPERTY DTD 030525

Pag  
4

Ima  


Doc  
#  
56

Action  
Date  
03/05/20:

Description

ORDER FILED DENYING PLNTFS MTN FOR EVIDENTIARY HEARING DTD 030525

Pag  
2

Ima  


Doc  
#  
55

Action  
Date  
03/05/20:

Description

ORDER FILED DENYING PLNTFS MTN TO COMPEL DISCOVERY DTD 030525

Pag  
2

Ima  


Doc  
#  
54

Action  
Date  
03/05/20:

Description

ORDER FILED DENYING DEFS MTN TO CONSOLIDATE DTD 030525

Pag  
2

Ima  


Doc  
#  
53

Action  
Date  
02/25/20:

Description

RESPONSE TO DEFS MTN TO CONSOLIDATE CASES FILED BY PLNTF

Pag  
2

Ima  


Doc  
#  
52

Action  
Date  
02/24/20:

Description  
PURPOSES FILED BY DEF

MOTION TO CONSOLIDATE CASES 2024-SC-3177 AND 2024-CA-804 FOR ALL

Pag  
3



Ima



Doc

#

51

Action

Date

02/21/20:

Description  
PROPERTY FILED BY PLNTF

RESPONSE TO DEFS EMERGENCY MTN FOR AUTHORIZATION TO SELL REAL

Pag

3

Ima



Doc

#

50

Action

Date

02/21/20:

Description  
PROPERTY

EMERGENCY MOTION \*AMENDED\* FOR AUTHORIZATION TO SELL REAL

Pag

4

Ima



Doc

#

49

Action

Date

02/18/20:

Description  
FORCED SALE

MOTION FILED FOR EVIDENTIARY HEARING TO DETERMINE FEASIBILITY OF A

Pag

2

Ima



Doc

#

48

Action

Date

01/30/20:

Description  
DEF

NOTICE OF SERVICE OF FIRST REQUEST FOR ADMISSIONS ON 012825 FILED BY

Pag

1

Ima



Doc

#

47

Action

Date

01/26/20:

Description

MOTION TO COMPEL DISCOVERY FILED BY PLNTF

Pag

3



Ima



Doc

#

46

Action

Date

01/26/20:

Description

MEDIATION REPORT - IMPASSE

Pag

2

Ima



Doc

#

45

Action

Date

01/23/20:

Description

AMENDED MOTION - FOR AUTHORIZATION TO SELL REAL PROPERTY FILED BY

DEF

Pag

2

Ima



Doc

#

44

Action

Date

01/14/20:

Description

NOTICE OF SERVICE OF DEFS RESPONSE TO PLNTFS FIRST REQUEST FOR  
PROD AND DEFS RESPONSE TO PLNTFS FIRST SET OF INTERROGS FILED BY DEF

Pag

1

Ima



Doc

#

43

Action

Date

01/10/20:

Description

NOTICE OF - OF DISCLOSED DOCUMENTS

Pag

2

Ima



Doc

#

42

Action

Date

01/07/20:

Description

PRE-TRIAL STATEMENT & STATEMENT OF FACTS FILED BY THE PLAINTIFF

Pag

4

Ima



Doc  
#  
41

Action  
Date

12/30/20:

Description  
SINGER ESQ FILED BY DEF

AMENDED NOTICE OF: OF MEDIATION ON 012225 AT 10:30 W/ MEDIATOR BETSEY

Pag  
1

Ima  


Doc  
#  
40

Action  
Date

12/20/20:

Description  
HOLLIDAY KARATINOS LAW FIRM 15316 CORTEZ BLVD., BROOKSVILLE, FL 34613; MEDIATOR: BETSY SINGER, ESQ

NOTICE OF MEDIATION CONFERENCE ON 012025 AT 10:30AM IN PERSON AT

Pag  
1

Ima  


Doc  
#  
39

Action  
Date

12/13/20:

Description  
FROM 121724 THRU 010625

NOTICE OF UNAVAILABILITY OF ZACHARY R WHITE ESQ, COUNSEL FOR PLNTF

Pag  
2

Ima  


Doc  
#  
38

Action  
Date

12/10/20:

Description

ORDER FILED OF REFERRAL TO MEDIATION

Pag  
3

Ima  


Doc  
#  
37

Action  
Date

11/26/20:

Description  
PLNTFS MTN FOR ENTRY OF DEFAULT JUDGMENT IS DENIED DTD 112624

ORDER FILED ON DEFS MTN FOR EXT OF TIME IS MOOT AND ORDER ON

Pag  
2

Ima  




Doc  
#  
36

Action  
Date  
11/25/20;

Description  
BY DEF

NOTICE OF SERVICE OF FIRST REQUEST FOR PROD OF DOCS ON 112224 FILED

Pag  
1

Ima  


Doc  
#  
35

Action  
Date  
11/22/20;

Description  
SELL PROPERTY FILED BY PLNTF

RESPONSE AND MTN-IN-OPPOSITION OF DEFS MTN FOR AUTHORIZATION TO

Pag  
3

Ima  


Doc  
#  
34

Action  
Date  
11/22/20;

Description

EXHIBITS - - WARRANTY DEED

Pag  
2

Ima  


Doc  
#  
33

Action  
Date  
11/22/20;

Description  
DEFENDANT

MOTION FILED FOR AUHTORIZATION TO SELL REAL PROPERTY FILED BY THE

Pag  
2

Ima  


Doc  
#  
32

Action  
Date  
11/22/20;

Description

MOTION FILED TO DIRECT PARTIES TO MEDICATION

Pag  
2

Ima  




Doc  
#  
31

Action  
Date  
11/19/20:

Description

REQUEST FOR PRODUCTION OF DOC (FIRST) TO DEF FILED BY PLNTF

Pag  
1

Ima  


Doc  
#  
30

Action  
Date  
11/19/20:

Description

NOTICE OF SERVICE OF STANDARD INTERROGS TO DEF FILED BY PLNTF

Pag  
1

Ima  


Doc  
#  
29

Action  
Date  
10/29/20:

Description

NOTICE OF SERVICE OF FIRST SET OF INTERROGATORIES TO THE PLAINTIFF

Pag  
1

Ima  


Doc  
#  
28

Action  
Date  
10/23/20:

Description

OPPOSITION TO - PLNTFS MTN FOR DEFAULT FILED BY DEF

Pag  
3

Ima  


Doc  
#  
27

Action  
Date  
10/23/20:

Description

ANSWER & AFFIRMATIVE DEFENSES FILED BY LESLIE WILLIAMS

Pag  
4

Ima  


Doc  
#  
26



Action

Date

10/23/20:

Description

MOTION FOR DEFAULT JUDGMENT FILED BY PLNTF

Pag

4

Ima



Doc

#

25

Action

Date

10/15/20:

Description

DEFAULT NOT ENTERED ON LESLIE WILLIAMS PAPER FILED ON 09/13/2024

Pag

1

Ima



Doc

#

24

Action

Date

10/07/20:

Description

MOTION FOR DEFAULT AGAINST LESLIE WILLIAMS AND DEFAULT (BLANK)

Pag

4

Ima



Doc

#

23

Action

Date

09/17/20:

Description

RESPONSE TO MOTION FOR EXT OF TIME TO RESPOND TO COMPLAINT FILED

BY PLNTF

Pag

2

Ima



Doc

#

22

Action

Date

09/16/20:

Description

MOTION FOR EXTENSION OF TIME TO RESPOND TO COMPLAINT FILED BY DEF

Pag

2

Ima



Doc

#

21

Action

Date

09/16/20:



Description SERVICE OF PROCESS-RTRN SRVD - SUMMONS ON LESLIE WILLIAMS 082724

Pag  
1

Ima  


Doc  
#  
20

Action  
Date  
09/16/20:

Description DIFFERENTIATED CIVIL CASE MGMT ORD - STREAMLINED DTD 091624

Pag  
3

Ima  


Doc  
#  
19

Action  
Date  
09/13/20:

Description NOTICE OF APPEARANCE OF DAVID H WALKOWIAK ESQ AND GWEN E  
WALKOWIAK ESQ OBO DEF

Pag  
1

Ima  


Doc  
#  
18

Action  
Date  
09/09/20:

Description ORDER FILED DENYING PLNTFS MTN FOR TEMP RELIEF AND MTN FOR TEMP  
INJUNC DTD 090924

Pag  
3

Ima  


Doc  
#  
17

Action  
Date  
09/09/20:

Description ORDER FILED DENYING PLNTFS MTN FOR TEMP RELIEF DTD 090924

Pag  
2

Ima  


Doc  
#  
16

Action  
Date  
09/03/20:

Description MOTION FOR RELIEF (TEMPORARY) FILED BY PLNTF



Pag  
9

Ima  


Doc  
#  
15

Action  
Date  
08/30/20:

Description  
BY PLNTF

MOTION FOR RELIEF (TEMPORARY) AND MTN FOR TEMPORARY INJUNC FILED

Pag  
9

Ima  


Doc  
#  
14

Action  
Date  
08/20/20:

Description  
AND APPROVED

APPLICATION FOR CIVIL INDIGENCY - INDIGENT - 2ND APPLICATION REVIEWED

Pag  
1

Ima  


Doc  
#  
13

Action  
Date  
08/12/20:

Description

SUMMONS ISSUED FOR LESLIE WILLIAMS

Pag  
1

Ima  


Doc  
#  
12

Action  
Date  
08/12/20:

Description

APPLICATION FOR CIVIL INDIGENCY - INDIGENT

Pag  
2

Ima  


Doc  
#  
2

Action  
Date  
08/12/20:

Description

Judge: Assigned

Pag  




Doc  
#  
11

Action  
Date  
08/11/20:

Description CIVIL AFF/APP FOR INDIG STATUS - BLANK (DUPE)

Pag  
1

Ima  


Doc  
#  
10

Action  
Date  
08/11/20:

Description CORRESPONDENCE FROM PLNTF

Pag  
1

Ima  


Doc  
#  
9

Action  
Date  
08/11/20:

Description CIVIL AFF/APP FOR INDIG STATUS (BLANK)

Pag  
1

Ima  


Doc  
#  
8

Action  
Date  
08/11/20:

Description NOTICE OF LIS PENDENS

Pag  
1

Ima  


Doc  
#  
7

Action  
Date  
08/11/20:

Description SUMMONS ISSUED TO LESLIE WILLIAMS (BLANK)

Pag  
1

Ima  


Doc  
#  
6



Action  
Date  
08/11/20;  
Description  
COMPLAINT - PARTITION OF PROP  
Pag  
24

Ima  
  
Doc  
#  
5  
Action  
Date  
08/11/20;  
Description  
COVER SHEET  
Pag  
3

Ima  
Doc  
#  
4  
Action  
Date  
08/11/20;  
Description  
Filer Selected Confidentiality Flag: NoConfidentialInformation  
Pag

Ima  
Doc  
#  
3  
Action  
Date  
08/11/20;  
Description  
Assessment 1 assessed at sum \$1,922.00  
Pag

Ima  
Doc  
#  
1  
Action  
Date  
08/11/20;  
Description  
Case 272024CA000804CAAXMX Filed with Clerk on 8/11/2024  
Pag

**Judge Assignment History**

Assigned Date	02/18/2026
Withdraw Date	02/18/2026
Judicial Officer	SCAGLIONE, DONALD E
Type	
Assigned Date	02/18/2026
Withdraw Date	-
Judicial Officer	X, JUDGE
Type	
Assigned Date	08/12/2024

Withdraw Date 02/18/2026  
Judicial Officer VERGARA, PAMELA  
Type

**Court Events**

No records found.

**Financial Summary**

**Financial Summary**

Assessment	Total: \$281.90	Paid to Date: \$281.90	Balance Due: \$0.00
Restitution	Total: \$0.00	Paid to Date: \$0.00	Balance Due: \$0.00

**Financial Details**

Count	
Assessment Due	\$281.90
Assessment Paid to Date	\$281.90
Restitution Due	\$0.00
Restitution Paid to Date	\$0.00
Last Payment Date	-

**Reopen History**

No records found.

\*\* Pursuant to Florida Statutes and Florida Rules of Court Procedure, records that have been designated as expunged, sealed or confidential may not be available through this service. For additional information on specific records please contact the Clerk of Court.

[Accessibility Policy](#)



**SEPARATOR PAGE**

**MULTIPLE DOCKETS**



# HERNANDO COUNTY

**DOUG CHORVAT, JR., CGCIO, CPM**  
CLERK OF THE CIRCUIT COURT AND COMPTROLLER



**OCRS** ONLINE COURT RECORDS SEARCH  
POWERED BY CINETEK

- [Search](#)
- [Help](#)

[Back](#)

[New Search](#) [Collapse All](#)

Case Number 272025CA001215CAAXMX  
[25001215CAAXMX]

Filed Date	11/14/2025
Case Type	Circuit Civil 3-C
Status	OPEN
Contested	NO
Jury Trial	NO

Filing Date	11/14/2025
Description	NON-HOMESTEAD RESID \$250,000 OR MORE
Active	YES
Contested	NO
Judgment Date	-

Party Name	BARBEE, DON JR
Party Type	JUDGE
Attorney	
Bar ID	
Party Name	Williams, Yolanda <a href="#">Search This Party</a>
Party Type	DEFENDANT
Attorney	
Bar ID	
Party Name	Aqua Finance Inc <a href="#">Search This Party</a>
Party Type	DEFENDANT
Attorney	
Bar ID	
Party Name	BUSH, YOLANDA YVETTE <a href="#">Search This Party</a>
Party Type	ALSO KNOWN AS
Attorney	
Bar ID	
Party Name	Rocket Mortgage Llc <a href="#">Search This Party</a>
Party Type	PLAINTIFF
Attorney	THUSS, VICTORIA LYNN
Bar ID	1054117
Party Name	WILLIAMS, LESLIE <a href="#">Search This Party</a>
Party Type	DEFENDANT
Attorney	WALKOWIAK, GWEN ELLEN
Bar ID	573191

### Dockets

Page : 1

ALL v

Ima

Doc  
#  
51

Action  
Date  
06/15/20:

Description  
Pag

ADM ORD-REASSIGN JUDGE

Ima

Doc  
#  
50

Action  
Date  
06/15/20:

Description  
Pag

Judge: BARBEE JR, DON Assigned

Ima

Doc  
#  
49

Action  
Date  
06/02/20:

Description  
Pag  
7

MILITARY/NON-MILITARY AFFIDAVIT

Ima

Doc  
#  
48

Action  
Date  
05/22/20:

Description  
Pag  
5

CERTIFICATE OF SERVICE OF ORDER ON PLAINTIFFS MOTION TO DISPENSE WITH MEDIATION

Ima

Doc  
#  
47

Action  
Date  
05/20/20:

Description  
Pag  
3

ORDER FILED ON PLNTFS MTN TO DISPENSE W/ MEDIATION IS GRANTED DTD 052026

Ima

Doc  
#  
46



Action

Date

05/19/20:

Description

NOTICE OF INTENT TO OFFER AT TRIAL FLD BY PLNTF

Pag

2

Ima



Doc

#

45

Action

Date

05/19/20:

Description

NOTICE OF NON-JURY TRIAL ON 062326 AT 8:30 VIA ZOOM FILED BY PLNTF

Pag

4

Ima



Doc

#

44

Action

Date

05/12/20:

Description

MOTION FILED TO DISPENSE WITH MEDIATION

Pag

3

Ima



Doc

#

43

Action

Date

05/12/20:

Description

DEFAULT ENTERED BY CLERK AGAINST YOLANDA WILLIAMS AKA YOLANDA YVETTE BUSH AND AQUA FINANCE INC

Pag

4

Ima



Doc

#

42

Action

Date

05/12/20:

Description

MILITARY/NON-MILITARY AFFIDAVIT

Pag

7

Ima



Doc

#

41

Action

Date

05/12/20:



Description DEFAULT FOR ENTRY BY CLERK

Pag  
4

Ima  


Doc  
#  
40

Action  
Date  
05/12/20:

Description MOTION FOR DEFAULT

Pag  
2

Ima  


Doc  
#  
39

Action  
Date  
05/08/20:

Description MOTION FILED TO SET CASE FOR TRIAL FILED BY PLNTF

Pag  
3

Ima  


Doc  
#  
38

Action  
Date  
04/14/20:

Description NOTICE OF COMPLETION OR COMPLIANCE WITH INITIAL DISCOVERY  
DISCLOSURES FLD BY PLNTF

Pag  
2

Ima  


Doc  
#  
37

Action  
Date  
04/14/20:

Description RETURN OF SERVICE ON SUMMONS SERVED ON YOLANDA WILLIAMS AKA  
YOLANDA YVETTE BUSH (SUBST SERVED TO JOHN PRICHARD) 041026

Pag  
9

Ima  


Doc  
#  
36

Action  
Date  
03/27/20:

Description CERTIFICATE OF SERVICE FOR: ON PLAINTIFF'S MOTION FOR EXTENSION OF  
TIME TO EFFECT SERVICE OR IN THE ALTERNATIVE PLACE CASE ON INACTIVE STATUS



Pag  
4

Ima  


Doc  
#  
35

Action  
Date  
03/27/20:

Description

ALIAS SUMMONS ISSUED FOR YOLANDA WILLIAMS AKA YOLANDA YVETTE BUSH

Pag  
3

Ima

Doc  
#  
33

Action  
Date  
03/27/20:

Description

Payment received: \$10.00 Receipt Number H 1050605

Pag

Ima

Doc  
#  
32

Action  
Date  
03/27/20:

Description

Assessment 2 Total Assessed \$10.00 Balance Remaining \$0.00

Pag

Ima  


Doc  
#  
34

Action  
Date  
03/26/20:

Description  
(BLANK)

ALIAS SUMMONS ISSUED TO YOLANDA WILLIAMS A/K/A YOLANDA YVETTE BUSH

Pag  
3

Ima

Doc  
#  
31

Action  
Date  
03/26/20:

Description

Assessment 2 assessed at sum \$10.00

Pag

Ima  


Doc  
#  
29



Action

Date

03/25/20:

Description  
YVETTE BUSH

AFFIDAVIT OF SERVICE UNSERVED FOR YOLANDA WILLIAMS A/K/A YOLANDA

Pag

4

Ima



Doc

#

30

Action

Date

03/24/20:

Description  
ORDER FILED ON PLNTF'S MTN FOR EXTENSION OF TIME TO EFFECT SERVICE IN THE ALTERNATIVE PLACE CASE ON INACTIVE STATUS--GRANTED, PLNTF SHALL HAVE AN ADDITIONAL 120 DAYS FROM DATE OF THIS ORDER TO COMPLETE SERVICE OF PROCESS ON NAMED DEFS DTD 03.24.2026

Pag

2

Ima



Doc

#

28

Action

Date

03/16/20:

Description  
MOTION FOR EXTENSION OF TIME TO EFFECT SERVICE OF PROCESS OR IN THE ALT TO PLACE ON INACTIVE STATUS FILED BY PLNTF

Pag

4

Ima

Doc

#

27

Action

Date

02/19/20:

Description  
Judge: X , JUDGE Assigned

Pag

Ima

Doc

#

26

Action

Date

02/18/20:

Description  
ADM ORD-REASSIGN JUDGE

Pag

Ima

Doc

#

25

Action

Date

02/18/20:

Description  
Judge: SCAGLIONE , DONALD E Assigned



Pag

Ima



Doc

#

24

Action

Date

01/23/20:

Description

ANSWER FILED BY LESLIE WILLIAMS

Pag

2

Ima



Doc

#

23

Action

Date

01/23/20:

Description

NOTICE OF APPEARANCE OF DAVID H WALKOWIAK ESQ AND GWEN E WALKOWIAK ESQ OBO DEF LESLIE WILLIAMS

Pag

1

Ima



Doc

#

22

Action

Date

01/09/20:

Description

RETURN OF SERVICE ON SUMMONS SERVED ON LESLIE WILLIAMS 122625

Pag

9

Ima



Doc

#

21

Action

Date

12/08/20:

Description

WAIVER OF SERVICE OF PROCESS FILED BY DEF LESLIE WILLIAMS

Pag

1

Ima



Doc

#

20

Action

Date

12/04/20:

Description

CERTIFICATE OF SERVICE FOR: OF DIFFERENTIATED CIVIL CASE MANAGEMENT ORDER (CMO) FOR A STREAMLINED CASE UPON PARTIES ON SERVICE LIST FILED BY PLNTF

Pag

7

Ima



Doc

#

19

Action

Date

12/01/20:

Description

RETURN OF SERVICE SERVED

Pag

9

Ima



Doc

#

18

Action

Date

11/19/20:

Description

DIFFERENTIATED CIVIL CASE MGMT ORD - STREAMLINED DTD 111925

Pag

5

Ima



Doc

#

17

Action

Date

11/17/20:

Description

SUMMONS ISSUED FOR YOLANDA WILLIAMS AKA YOLANDA YVETTE

Pag

3

Ima



Doc

#

16

Action

Date

11/17/20:

Description

SUMMONS ISSUED FOR LESLIE WILLAIMS

Pag

3

Ima



Doc

#

15

Action

Date

11/17/20:

Description

SUMMONS ISSUED FOR AQUA FINANCE, INC.

Pag

3

Ima



Doc

#

5



Action

Date

11/17/20;

Description

Payment received: \$1,944.00 Receipt Number H 1025416

Pag

Ima

Doc

#

4

Action

Date

11/17/20;

Description

Assessment 1 Total Assessed \$1,944.00 Balance Remaining \$0.00

Pag

Ima

Doc

#

2

Action

Date

11/17/20;

Description

Judge: Assigned

Pag

Ima



Doc

#

14

Action

Date

11/14/20;

Description

NOTICE OF FILING FL STAT. 702.015(4) CERT

Pag

6

Ima



Doc

#

13

Action

Date

11/14/20;

Description  
(BLANK)

SUMMONS ISSUED TO YOLANDA WILLIAMS AKA YOLANDA YVETTE BUSH

Pag

3

Ima



Doc

#

12

Action

Date

11/14/20;

Description

SUMMONS ISSUED TO LESLIE WILLIAMS (BLANK)

Pag

3



Ima



Doc

#

11

Action

Date

11/14/20;

Description

SUMMONS ISSUED TO AQUA FINANCE, INC. (BLANK)

Pag

3

Ima



Doc

#

10

Action

Date

11/14/20;

Description

VALUE CALCULATION FOR REAL PROPERTY

Pag

1

Ima



Doc

#

9

Action

Date

11/14/20;

Description

NOTICE OF LIS PENDENS

Pag

2

Ima



Doc

#

8

Action

Date

11/14/20;

Description

COMPLAINT FOR FORECLOSURE

Pag

31

Ima



Doc

#

7

Action

Date

11/14/20;

Description

COVER SHEET

Pag

3

Ima

Doc

#

6



Action

Date

11/14/20;

Description

Filer Selected Confidentiality Flag: NoConfidentialInformation

Pag

Ima

Doc

#

3

Action

Date

11/14/20;

Description

Assessment 1 assessed at sum \$1,944.00

Pag

Ima

Doc

#

1

Action

Date

11/14/20;

Description

Case 272025CA001215CAAXMX Filed with Clerk on 11/14/2025

Pag

**Judge Assignment History**



Assigned Date

02/18/2026

Withdraw Date

02/19/2026

Judicial Officer

SCAGLIONE, DONALD E

Type

Assigned Date

02/19/2026

Withdraw Date

06/15/2026

Judicial Officer

X, JUDGE

Type

Assigned Date

06/15/2026

Withdraw Date

-

Judicial Officer

BARBEE, DON JR

Type

Assigned Date

11/17/2025

Withdraw Date

02/18/2026

Judicial Officer

VERGARA, PAMELA

Type

**Court Events**



No records found.

**Financial Summary**



**Financial Summary**

Assessment	Total: \$1,954.00	Paid to Date: \$1,954.00	Balance Due: \$0.00
Restitution	Total: \$0.00	Paid to Date: \$0.00	Balance Due: \$0.00

**Financial Details**



Count

Assessment Due	\$1,954.00
Assessment Paid to Date	\$1,954.00
Restitution Due	\$0.00
Restitution Paid to Date	\$0.00
Last Payment Date	-

**Reopen History**



No records found.

\*\* Pursuant to Florida Statutes and Florida Rules of Court Procedure, records that have been designated as expunged, sealed or confidential may not be available through this service. For additional information on specific records please contact the Clerk of Court.

[Accessibility Policy](#)





# HERNANDO COUNTY, FLORIDA PROPERTY RECORD CARD

2025 FINAL TAX ROLL

<b>KEY #</b>	00295399	<b>PRINTED ON</b>	10/04/25	<b>PAGE</b>	1
<b>PARCEL #</b>	R32 323 17 5120 0714 0040	<b>SITUS</b>	13935 LINDEN DR		
<b>OWNER(S)</b>	WILLIAMS LESLIE, WILLIAMS YOLANDA	<b>PARCEL DESCRIPTION</b>	SPRING HILL UNIT 12 BLK 714 LOT 4		
<b>MAILING ADDRESS</b>	13935 LINDEN DR SPRING HILL FL 34609-6048	<b>UPDATED</b>	ORB 361 PG 426 01/01/80		
<b>UPDATED</b>	09/24/21				

MISCELLANEOUS PROPERTY INFORMATION		
SQUARE FOOTAGE	45,035	
ACRES	1.00	
JURISDICTION	C	COUNTY
LEVY CODE	CWES	COUNTY WIDE EMS
NEIGHBORHOOD	5110	SPRING HILL UN 11, POR OF 12,13
SUBDIVISION	5120	SPRING HILL UNIT 12
DOR LAND USE	01	SINGLE FAMILY
NON-AD VALOREM DIST1	1	SOUTHWEST HERNANDO COUNTY GARBA
NON-AD VALOREM DIST2	36	H.C. FIRE/RESCUE DISTRICT
NON-AD VALOREM DIST3	48	SPRING HILL MUNICIPAL STREET LI
NON-AD VALOREM DIST4	99	SOLID WASTE DISPOSAL MSBU



2025-02-00 PROPERTY VALUES				
	COUNTY	SCHOOL	SWFWMD	MUNICIPALITY
LAND	99,077	99,077	99,077	
BUILDINGS	+ 204,642	204,642	204,642	
FEATURES AND OUT BUILDINGS	+ 6,806	6,806	6,806	
JUST/MARKET VALUE	= 310,525	310,525	310,525	
VALUE PRIOR TO CAP	310,525	310,525	310,525	
ASSESSED VALUE	310,525	310,525	310,525	
EXEMPT VALUE	- 50,722	25,908	50,722	
<b>TAXABLE VALUE</b>	<b>= 259,803</b>	<b>285,525</b>	<b>259,803</b>	
CLASSIFIED LAND USE VALUE				

EXEMPTIONS BY TAXING AUTHORITY								
CODE	DESCRIPTION	L. UPDT	CAP. YR	COUNTY	SCHOOL	SWFWMD	MUNICIPALITY	EXT. TAX SAVINGS
HA	HOMESTEAD - NOT 100% (HA)	2025	2025	YES	YES	YES		356.91
HXZ	ADDITIONAL HOMESTEAD	2025	2025	YES		YES		206.05
TOTAL:								562.96

LAND INFORMATION												
CODE	DESCRIPTION	AG	LAST UPDT	CAP YEAR	EXC CAP	GRA DE	FRON TAGE	DEPTH	UNITS	MEASURE	ADJ RATE	VALUE
01	RESIDENTIAL/SQFT RA	N	2022	2025	N				45,035.00	SQFT	2.20	99,077

BUILDING 01 INFORMATION									
NUMBER	1	YEAR BUILT	1987	CAP YEAR	2025	STORIES	1.0		
CODE	01	DEPRECIATION %	32%	EXCL. FROM CAP?	N	ROOMS	5		
DESC	SINGLE FAMILY RESIDENCE	ADD'L DEPREC.	0%			BEDROOMS	3		
L. UPDT	2022	OVERRIDE RATE				BATHROOMS	2		

BUILDING 01 CONSTRUCTION			
ELEMENT	CODE	DESCRIPTION	POINTS
FOUNDATION		CONT FOOT	
EXTERIOR WAL		BLOCK/STUCCO	
FRAME		CRT REINF	
FLOOR SYSTEM		SLAB ON	
FLOOR COVER		CARPET/HD TL	
ROOF STRUCTR		GABLE HIP	
ROOF COVER		COMP SHNG AB	

BUILDING 01 AREAS								
CODE	BASE /AUX	CAP YEAR	EXC CAP	RATE	PERI METER	SOFT SIZE	REPLACEMENT COST	DEPRECIATED VALUE
SPF	A		N		56.00	180.00	9,783	6,652
OPF	A		N		32.00	63.00	2,282	1,552
GRF	A		N		84.00	441.00	29,296	19,921
BAS	B		N		206.00	1783.00	215,351	146,439
TOTAL						2,467.00	256,712	174,564
ADJUSTED						2,126.00		
BASE						1,783.00		



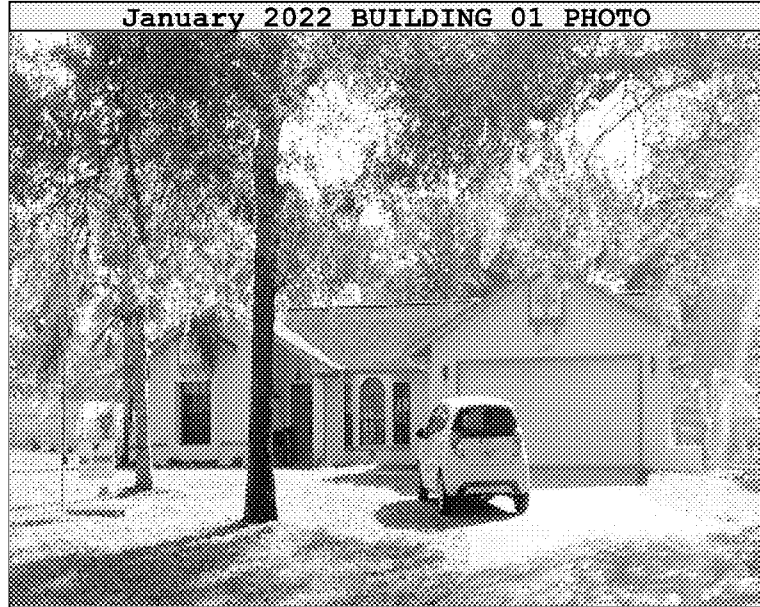
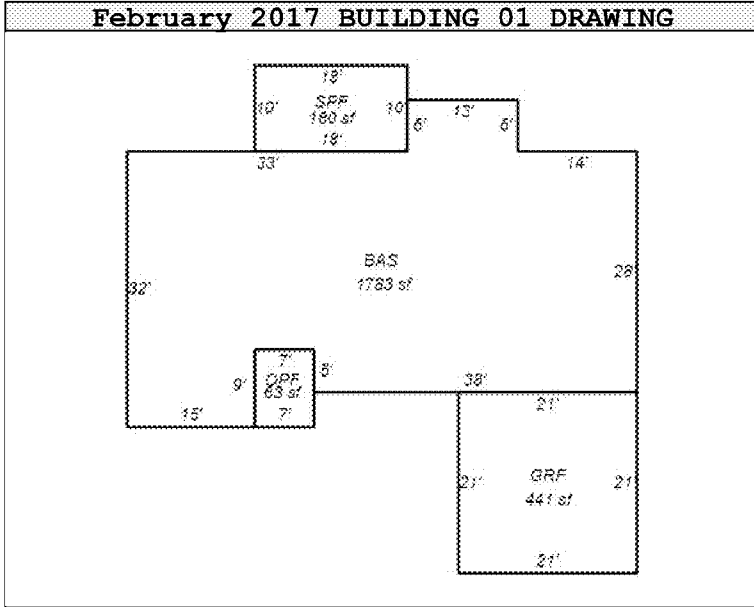
# HERNANDO COUNTY, FLORIDA PROPERTY RECORD CARD

2025 FINAL TAX ROLL

KEY #	00295399	PRINTED ON	10/04/25	PAGE	2
-------	----------	------------	----------	------	---

INTERIOR	DRY WALL
HTG & AC	PKG HEAT/AIR

AUXILIARY	684.00
-----------	--------



**BUILDING 01 FEATURES**

CODE	DESCRIPTION	YEAR BUILT	WIDTH	LENGTH	UNITS	REPLACEMENT COST	DEPRECIATED VALUE
FP2-1	FIREPLACE, AVERAGE	1987			1	2,400	2,400
PV1-1	PAVEMENT, CONCRETE	1997	20	25	500	1,800	1,800
PV1-2	PAVEMENT, CONCRETE	1987	16	40	640	2,304	2,304
PV1-3	PAVEMENT, CONCRETE	1987	3	28	84	302	302

**BUILDING 02 INFORMATION**

NUMBER	2	YEAR BUILT	1996	CAP YEAR	2025	STORIES	2.0
CODE	DG	DEPRECIATION %	28%	EXCL. FROM CAP?	N	ROOMS	2
DESC	DETACHED GARAGE	ADD'L DEPREC.	0%			BEDROOMS	0
L.UPDT	2017	OVERRIDE RATE				BATHROOMS	0

**BUILDING 02 CONSTRUCTION**

ELEMENT	CODE	DESCRIPTION	POINTS
FOUNDATION		CONT FOOT	
EXTERIOR WAL		BLOCK/STUCCO	
FRAME		CRT REINF	
FLOOR SYSTEM		SLAB ON	
FLOOR COVER		CRT FINISH	
ROOF STRUCTR		GAMBREL	
ROOF COVER		COMP SHING	
INTERIOR		UNFINISHED	
HTG & AC		UNIT HEAT	

**BUILDING 02 AREAS**

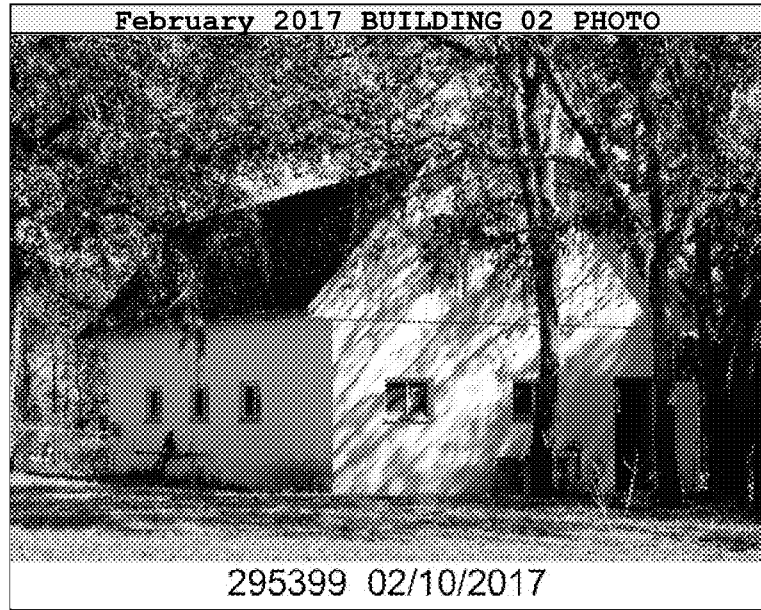
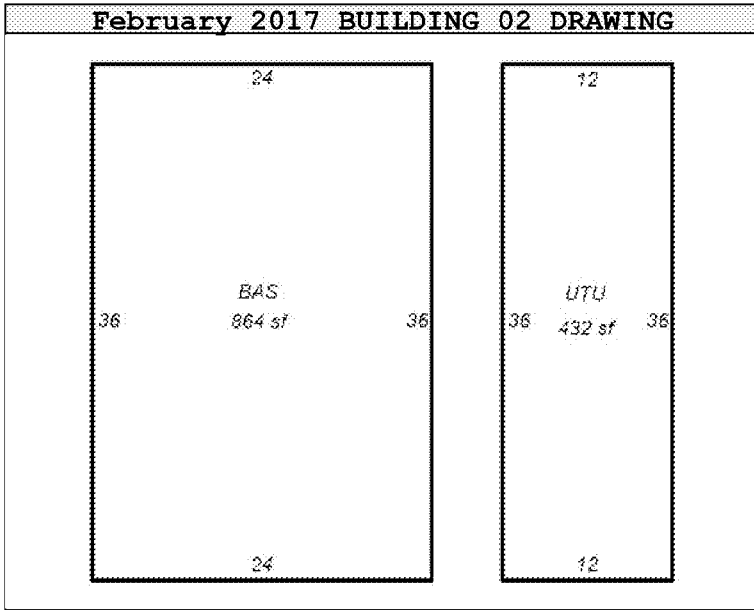
CODE	BASE /AUX	CAP YEAR	EXC CAP	RATE	PERI METER	SQFT SIZE	REPLACEMENT COST	DEPRECIATED VALUE
BAS	B		N		120.00	864.00	34,811	25,064
UTU	A		N		96.00	432.00	6,964	5,014
TOTAL						1,296.00	41,775	30,078
ADJUSTED						1,037.00		
BASE						864.00		
AUXILIARY						432.00		



# HERNANDO COUNTY, FLORIDA PROPERTY RECORD CARD

2025 FINAL TAX ROLL

KEY #	00295399	PRINTED ON	10/04/25	PAGE	3
-------	----------	------------	----------	------	---



BUSINESSES ON PROPERTY			
KEY #	BUSINESS NAME	NAICS	BUSINESS TYPE

ADDRESSES ON PROPERTY	
SITUS	
13935 LINDEN DR	

BUILDING PERMITS								
APPLIC. #	APP. DATE	PERMIT #	CODE	DESCRIPTION	ISSUED	STATUS	FINALED	VALUE
1255733	03/21/11	1255733	RR	REROOF	03/22/11	FINALED	03/30/11	7,360
1244742	04/30/10	1244742	HA	RESIDENTIAL HTG/AIR	04/30/10	FINALED	05/06/10	4,813
1047185	11/24/98	1047185	RR	REROOF	11/24/98	FINALED	06/14/99	2,400
1037704	03/16/98	1037704	EL	ELECTRIC	03/16/98	FINALED	03/24/98	500
1017341	07/26/96	1017341	DG	DETACHED GARAGE	08/13/96	FINALED	05/20/97	20,500
1010858	01/26/96	1010858	FN	FENCE	01/26/96	FINALED	03/27/96	542
0001853	02/06/87	8701580	SF	SINGLE FAMILY RES.DETACH	02/17/87	FINALED	07/23/87	35,300

PROPERTY SALES										
SALE DATE	NEW OWNER	CODE	DESCRIPTION	VAC?	INST	OR BOOK	OR PAGE	SALEGRP	VALUE	
09/24/21	WILLIAMS LESLIE	Q	QUALIFIED	N	WD	4060	1863		326,000	
11/22/06	BREWER LYNETTE R	D	DISQUALIFIED	N	QC	2361	1053		100	
01/11/96	CHAPO ALEX J & MARILYN M	Q	QUALIFIED	N	WD	1048	1311		78,900	
03/01/82	CAPPOLA VITO W & ANGELINA	Q	QUALIFIED	Y	WD	0499	1856		10,000	
01/01/80	TAVARES RAYMOND J & CORA D	D	DISQUALIFIED	N		----	----			

PROPERTY APPRAISER INSPECTIONS				
INSP. DATE	ROLL	EMPL	CODE	REASON
03/30/22	2022	282	13	SALES REVIEW
02/10/17	2017	196	17	5 YEAR REVIEW
11/26/12	2013	196	17	5 YEAR REVIEW
06/04/08	2008	196	17	5 YEAR REVIEW
02/04/05	2005	211	17	5 YEAR REVIEW
06/05/01	2001	184	17	5 YEAR REVIEW

PROPERTY APPRAISER NOTES	
January 01 1998	
GARAGE HAS UPSTAIRS	

AMY L. BLACKBURN, CFC  
HERNANDO COUNTY TAX COLLECTOR

2025 Real Estate  
NOTICE OF AD VALOREM TAXES AND NON-AD VALOREM ASSESSMENTS

KEY NUMBER	ESCROW CODE	MILLAGE CODE	
295399	CL-0011088	CWES	HERNANDO.COUNTY-TAXES.COM

WILLIAMS LESLIE  
WILLIAMS YOLANDA  
13935 LINDEN DR  
SPRING HILL, FL 34609-6048

R32-323-17-5120-0714-0040  
13935 LINDEN DR  
SPRING HILL UNIT 12  
BLK 714 LOT 4  
ORB 361 PG 426

**\*\*All ownership changes must re-file for exemptions**

AD VALOREM TAXES							
TAXING AUTHORITY	TELEPHONE	MILLAGE	ASSESSED VALUE	EXEMPTION	TAXABLE VALUE	TAXES LEVIED	
BCC GENERAL FUND	352-754-4004	5.8891	310,525	50,722	259,803	1,530.01	
BCC TRANSPORTATION TRUST	352-754-4004	0.8091	310,525	50,722	259,803	210.21	
BCC COUNTY HEALTH	352-754-4004	0.1054	310,525	50,722	259,803	27.38	
EMERGENCY MEDICAL SVCS MSTU	352-754-4004	0.9100	310,525	50,722	259,803	236.42	
STORMWATER MANAGEMENT MSTU	352-754-4004	0.1139	310,525	50,722	259,803	29.59	
HERNANDO COUNTY SCHOOL BOARD	352-797-7004	3.0170	310,525	25,000	285,525	861.43	
BPI DISCRETIONARY-SCHOOL	352-797-7004	0.7480	310,525	25,000	285,525	213.57	
BPI CAPITAL OUTLAY-SCHOOL	352-797-7004	1.5000	310,525	25,000	285,525	428.29	
BPI OPERATIONAL VOTED-SCHOOL	352-797-7004	1.0000	310,525	25,000	285,525	285.53	
SWFWMD COUNTY WIDE	352-796-7211	0.1831	310,525	50,722	259,803	47.57	
<b>TOTAL MILLAGE</b>		14.2756	<b>AD VALOREM TAXES</b>		\$3,870.00		

NON-AD VALOREM ASSESSMENTS		
LEVYING AUTHORITY	TELEPHONE	AMOUNT
1 SOUTHWEST HERNANDO COUNTY G.	352-754-4112	217.37
36 H.C. FIRE/RESCUE DISTRICT	352-540-4353	362.38
48 SPRING HILL MUNICIPAL STREET LI	352-754-4060	14.00
99 SOLID WASTE DISPOSAL (LANDFILL)	352-754-4112	98.04
<b>**ALL TAXES BECOME DELINQUENT APRIL 1st</b>		<b>NON-AD VALOREM ASSESSMENTS</b>
		\$691.79

<b>COMBINED TAXES AND ASSESSMENTS</b>	\$4,561.79	See reverse side for important information.
---------------------------------------	------------	---

<b>If Paid By</b>	<b>Nov 30, 2025</b>				
Please Pay	\$4,379.32				

AMY L. BLACKBURN, CFC  
HERNANDO COUNTY TAX COLLECTOR

2025 Real Estate  
NOTICE OF AD VALOREM TAXES AND NON-AD VALOREM ASSESSMENTS

KEY NUMBER	ESCROW CODE	MILLAGE CODE	
295399	CL-0011088	CWES	HERNANDO.COUNTY-TAXES.COM

WILLIAMS LESLIE  
WILLIAMS YOLANDA  
13935 LINDEN DR  
SPRING HILL, FL 34609-6048

R32-323-17-5120-0714-0040  
13935 LINDEN DR  
SPRING HILL UNIT 12  
BLK 714 LOT 4  
ORB 361 PG 426

Pay in U.S. funds to Hernando County Tax Collector, 20 N. Main St. Room 112 Brooksville, FL 34601-2892

<b>If Paid By</b>	<b>Nov 30, 2025</b>				
Please Pay	\$4,379.32				

1 00295399 2025 1

RETURN WITH PAYMENT.

11/26/2025  
Receipt # EEX-25-00131066  
Paid By ROCKET MORTGAGE LLC ISA  
\$4,379.32  
RETAIN THIS PORTION FOR YOUR RECORDS.  
WALK-IN CUSTOMERS,  
PLEASE BRING FOR RECEIPT.

DO NOT WRITE ON BOTTOM PORTION

[Search](#) > [Account Summary](#) > Bill Details

## Real Estate Account #R32-323-17-5120-0714-0040

### Certified Roll Owner:

WILLIAMS LESLIE  
WILLIAMS YOLANDA

### Situs:

13935 LINDEN DR  
SPRING HILL 34609

[Parcel details](#)

[GIS](#)

[Property Appraiser](#)

Homestead Exemption




### Get Bills By Email

[Sign up](#)

## 2025 Annual Bill

HERNANDO COUNTY TAX COLLECTOR

Notice of Ad Valorem Taxes and Non-ad Valorem Assessments

BILL	AMOUNT DUE
2025 Annual Bill	\$0.00
<b>PAID</b>	
 <a href="#">Print (PDF)</a>	

**If paid by:**  
Nov 30, 2025

**Please pay:**  
\$4,379.32

Combined taxes and assessments: \$4,561.79

PAYMENTS MUST BE MADE IN US FUNDS.

## Ad Valorem Taxes

1. **Credit/Debit Card, Apple Pay, Google Pay, & PayPal Payments:** There is a 2.5% fee except for registration renewals, which charge a \$2.95 fee each, up to the first 3 renewals. The payment appears on your statement as 'PMT\*HERNANDO TAX COLL' or 'PMT\*VEHICLE TAG RENEW'.

<b>MILLAGE</b>	<b>TAX</b>
14.2756	\$3,870.00

2. **FREE E-check Payments:** ONLY accepted for Property Tax payments. Rejection of payment by your financial institution will result in a penalty fee with a minimum of \$25.00 to a maximum of 5% depending on the amount of the check rejected.

<b>AMOUNT</b>
\$691.79

## Parcel Details

<b>Certified Roll Owner:</b>	WILLIAMS LESLIE WILLIAMS YOLANDA
<b>Certified Roll Owner Address:</b>	13935 LINDEN DR SPRING HILL, FL 34609-6048
<b>Situs:</b>	13935 LINDEN DR SPRING HILL 34609
<b>Account</b>	R32-323-17-5120-0714-0040
<b>Alternate Key</b>	295399
<b>Millage code</b>	CWES - COUNTY WIDE EMS
<b>Millage rate</b>	14.2756
<b>Escrow company:</b>	ROCKET MORTGAGE LLC ISAOA ATIMA (CL-0011088) 3001 HACKBERRY ROAD IRVING, TX 75063
<b>Assessed value:</b>	\$310,525
<b>School assessed value:</b>	\$310,525
<b>2025 TAX AMOUNTS</b>	
<b>Ad valorem:</b>	\$3,870.00
<b>Non-ad valorem:</b>	\$691.79
<b>Total Discountable:</b>	\$4,561.79

**Total tax:**

\$4,561.79

---

LEGAL DESCRIPTION

---

SPRING HILL UNIT 12 BLK 714 LOT 4 ORB 361 PG 426

---

LOCATION

---

**Range:** 18

**Township:** 23

**Section:** 28

**Neighborhood:** 5110

**Block:** 0714

**Lot:** 0040

**Use code:** 1

---

EXEMPTIONS

---

**HOMESTEAD - NOT 100%(HA)** \$25,000

**ADDITIONAL HOMESTEAD** \$25,722

Hernando County Tax Collector



[Search](#) > Account Summary

## Real Estate Account #R32-323-17-5120-0714-0040

### Certified Roll Owner:

WILLIAMS LESLIE  
WILLIAMS YOLANDA

### Situs:

13935 LINDEN DR  
SPRING HILL 34609

[Parcel details](#)

[GIS](#)

[Property Appraiser](#)

Homestead Exemption



### Get Bills By Email

[Sign up](#)

## Amount Due

Your account is **paid in full**. There is nothing due at this time.

Your most recent payment was made on **11/26/2025** for **\$4,379.32**.

## Account History

BILL	AMOUNT DUE
<a href="#">2025 Annual Bill</a> ⓘ	\$0.00
	<a href="#">Print (PDF)</a>
<a href="#">2024 Annual Bill</a> ⓘ	\$0.00
	<a href="#">Print (PDF)</a>
<a href="#">2023 Annual Bill</a> ⓘ	\$0.00
	<a href="#">Print (PDF)</a>

**2022 Annual Bill** ⓘ

\$0.00

1. **Credit/Debit Card, Apple Pay, Google Pay, & PayPal Payments:** There is a 2.5% fee except for registration renewals, which charge a \$2.95 fee each, up to the first 3 renewals. The payment appears on your statement as 'PMT\*HERNANDO TAX COL **2021 Annual Bill** E TAG RENEW'. ⓘ

 [Print \(PDF\)](#)

2. **FREE E-check Payments:** ONLY accepted for Property Tax payments. Rejection of payment by your financial institution will result in a penalty fee with a minimum of \$25.00 to a maximum of 5% depending on the amount of the check rejected. ⓘ

\$0.00