

PROMISSORY NOTE

(This is a balloon Note)

Effective Date: May 19th, 2026

Promise to pay: Borrower, for value received, promises to pay to the order of Lender the Principal Amount and all Interest accruing on the Principal Amount as evidenced by and in accordance with the provisions of this Promissory Note ("Note").

Principal Amount: Three Hundred and Six Thousand Dollars and 00/100 Dollars (\$306,000.00).

Lender: Shamrock-Shamrock, Inc., a Florida corporation
P.O. Box 1871
Flagler Beach, FL 32136

Borrower:



Interest Rates: Interest shall accrue under this note on the unpaid principal balance at the rate of 5% per annum.

Payments:

(a) Interest only payments each in the amount of \$1,275.00 shall be paid sixty (60) consecutive monthly payments commencing on May 19th, 2026, and continuing on the 1st day of each consecutive month thereafter.

(b) On May 1st, 2031 (the "Maturity Date"), the entire amount due under this Note shall balloon and one final lump sum payment of the principal amount of \$306,000.00, plus all unpaid accrued interest shall be due and payable in full.

Application of installment payments: Any payment made prior to the maturity date will be applied; first, in payment of all monetary obligations (excepting payments of principal and interest required by this note) of Borrower as required by the Mortgage securing this Note; secondly, to accrued interest as required by this Note; and, the remainder, if any, of such payment will be applied to the principal indebtedness due from time to time as evidenced and required by this Note.

Place of payment: All payments required to be made under this Note and any instrument securing this Note will be made to Lender at P.O. Box 1871, Flagler Beach, FL 32136 or at such other place that Lender may designate in writing.

Interest rate after maturity: After the maturity of this Note or upon default, whether by acceleration

or in due course, all unpaid principal will bear interest at the Interest Rate plus 5%.

Maximum interest: The total amount or rate of interest payable under this Note in any one year, or for any other period of time for which interest rates are required to be calculated for the purpose of determining compliance with any applicable laws governing the maximum amount or rate of interest that may be charged or collected under this note, will not exceed that highest amount or rate of interest that is legally permitted. In the event that interest in excess of the highest lawful amount is paid or collected for any such period of time, the amount of such excess, upon discovery of same, will be applied on the unpaid principal balance of this Note as of the time of such overpayment or collection or, if required by law, will be refunded, and the interest will be recomputed so as not to exceed the highest lawful rate.

Late charge: If all or any portion of any payment of principal or interest due under this Note is not received by the holder of this Note within five (5) days following its due date, a late charge equal to five percent (5%) of the overdue amount will become immediately due and payable without notice.

Events of Default: If any default occurs in the payment of any installment of principal or interest under this Note; or in compliance with any other provision of this Note; or in compliance with any provision of the Mortgage or any other instrument securing this Note; or in compliance with any other obligation or instrument with which this Note or any instrument securing this Note is cross-defaulted, in such event this Note will mature and all principal and accrued interest remaining unpaid will become immediately due and payable without notice, at the option of Lender. Failure to exercise this option to accelerate will not constitute a waiver of the right to exercise the same in the event of any subsequent events of default.

Security; This note is secured by a Real Estate Mortgage and Security Agreement dated May 19th, 2026.

Right of prepayment: Prepayment of the Principal Amount of this Note may be made in full or in part at any time without penalty. All unpaid accrued interest must be paid simultaneously as a condition to such right of prepayment.

Enforcement and collection expenses: In the event of default, all persons obligated under this Note in any capacity shall pay all costs, attorney's fees, and expenses reasonably incurred by the holder of this Note, whether or not legal action is instituted, with respect to the collection of all indebtedness owed under this Note or the enforcement of the holder's rights hereunder, including but not limited to such fees, expenses, and costs incurred in any phase of litigation in the trial court or on appeal, and all matters and appearances connected with any bankruptcy or creditor's reorganization proceedings.

Joint and several liability: All persons liable on this Note as makers, endorsers, guarantors, or in any capacity are jointly and severally liable for all obligations represented by or arising under this Note and all instruments, if any, securing payment of this Note.

Waivers: Each person or entity obligated under this Note in any capacity waives presentment, demand, protest, notice of protest, dishonor, notice of maturity and notice of non-payment on maturity.

Delivery and Enforcement Venue. This Note is made and delivered in Volusia County, Florida.

Borrower hereby consents and agrees that any legal action required to enforce the terms and provisions of this Note may be filed and prosecuted in a court of competent jurisdiction situated in Volusia County, Florida.

Number and gender: Whenever the singular number is used in this Note, the same shall include the plural, and vice versa, and the neuter gender shall include both the masculine and feminine genders.

SIGNED, SEALED, AND DELIVERED at Volusia County, Florida as of the date and year first above written.

[Redacted signature block]

[Redacted signature line]

DRAFT

This instrument prepared by:
Jeffrey P. Brock, Esq.
SMITH, BIGMAN & BROCK, P.A.
444 Seabreeze Boulevard
Suite 900
Daytona Beach, FL 32118
81465.0167

THIS IS A BALLOON MORTGAGE AND THE FINAL PRINCIPAL PAYMENT OR THE PRINCIPAL BALANCE DUE UPON MATURITY IS \$306,000.00, TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL ADVANCEMENTS MADE BY THE MORTGAGEE UNDER THE TERMS OF THIS MORTGAGE.

REAL ESTATE MORTGAGE AND SECURITY AGREEMENT

Date: May 19th, 2026

Mortgagor:



Mortgagee/Lender: Shamrock-Shamrock, Inc., a Florida corporation
P.O. Box 1871
Flagler Beach, FL 32136

Amount of initial indebtedness secured hereby: \$306,000.00

Date final payment is due (Maturity Date): May 01, 2031

Mortgaged Property:

Lot 9, Block 79, Palm Coast, Map of Pine Grove, Section 25, according to the map or plat thereof as recorded in Plat Book 9, Page 1, Public Records of Flagler County, Florida.

1. Mortgage. In consideration of the Loan herein described and evidenced by a promissory note in the principal sum of \$306,000.00, (the "Note") and other valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Mortgagor, does hereby grant, bargain, sell, convey, assign, transfer, pledge, mortgage and set over unto Lender, its successors in title and assigns as their interest may appear, the Mortgaged Property herein described and identified by the terms and provisions of this Real Estate Mortgage and Security Agreement (sometimes collectively referred to herein as the "Mortgage").

2. Improvements, fixtures, etc. This Mortgage extends to and shall encumber all buildings, improvements, fixtures or appurtenances now or hereafter erected or existing upon the Mortgaged Property, including all utility lines and equipment, all power systems, machines, appliances, fixtures and appurtenances, even though they be detached or detachable, all of which shall be deemed part of the Mortgaged Property and this lien shall be of first priority.

3. Rents and profits. All right, title and interest of Mortgagor in and to all leases, occupancy agreements, rents, royalties, issues, profits, revenues, income, accounts, accounts receivable, contract rights, general and tangibles, instruments, chattel paper and any and all rights of Mortgagor of any nature whatsoever to the payment of money, whether now existing or hereafter arising, affecting, accruing or arising from or in connection with the Mortgaged Property or the use, leasing, occupancy or operation of the Mortgaged Property or any part thereof or the operation of any business enterprise thereon, together with all proceeds and products thereof (all of the foregoing being referred to in this Mortgage as the " Rents and Accounts").

4. Security interest in personalty. This Mortgage shall act as a security agreement and provide for a security interest in all rights and ownership interests of Mortgagor in and to the property (tangible and intangible). This Mortgage is a self-operative security agreement with respect to such Mortgaged Property, but Mortgagor agrees to execute and deliver on demand such other security agreements, financing statements and other instruments as Lender may request in order to perfect its security interest or to impose the lien hereof more specifically upon any such Mortgaged Property. Lender shall have all the rights and remedies in addition to those specified herein of a secured party under the Uniform Commercial Code.

5. Secured Indebtedness; future advances. This Mortgage shall secure (a) the initial indebtedness of Mortgagor to Lender, as evidenced by the Note of even date herewith and payable to Lender in the amount specified above, (b) any future advances made by Lender to Mortgagor, and (c) all other indebtedness of Mortgagor (and each of them, if more than one) to Lender, however and wherever incurred or evidenced, whether primary, secondary, direct, indirect, absolute, contingent, sole, joint or several, due or to become due, or which may be hereafter contracted or acquired, whether arising in the ordinary course of business or otherwise including, without limitation, as expressly set fort herein (collectively the "Secured Indebtedness"). The total amount of indebtedness secured hereby may be increased from time to time, pursuant to modification and future advance agreement(s) between Lender and Mortgagor and containing terms and provisions acceptable to Lender; provided, however, his Mortgage shall not secure any future advances made more than twenty years from the date hereof.

6. Payment of Secured Indebtedness. Mortgagor shall pay all Secured Indebtedness and perform all obligations secured hereby promptly when due.

7. Title covenants. Mortgagor covenants that the Mortgaged Property is free from all encumbrances (other than this Mortgage) except as may be specifically stated herein, that lawful seisin of and good right to encumber the Mortgaged Property is vested in Mortgagor, and that Mortgagor hereby fully warrants the title to the Mortgaged Property and will defend the same against the lawful claims of all persons whomsoever.

8. Maintenance and repair. Mortgagor shall permit, commit, or suffer no waste, impairment, or deterioration of the Mortgaged Property. Mortgagor shall maintain the Mortgaged Property in good condition and repair. If Mortgagor fails to do so, then Lender, without waiving the option to foreclose, may take some or all measures that Lender reasonably deems necessary or desirable for the maintenance, repair, preservation, or protection of the Mortgaged Property, and any expenses reasonably incurred by Lender in so doing shall

become part of the indebtedness secured hereby, shall, at the option of Lender become immediately due and payable, and shall bear interest at the highest lawful rate specified in any Note evidencing any indebtedness secured hereby. Lender shall have no obligation to care for and maintain the Mortgaged Property, or, having taken some measures therefore, to continue the same or take other measures.

9. Inspection. Lender and Lender's representatives may enter upon the Mortgaged Property for inspection at all reasonable times and in a reasonable manner, both before and after the occurrence of a Default.

10. Hazard insurance. If any buildings or other improvements now or hereafter constitute part of the Mortgaged Property, Mortgagor shall keep the same insured against loss or damage by fire and other hazards included within the term "extended coverage," and against such other hazards as Lender may require, for the full replacement value of the Mortgaged Property, and in no event less than the principal sum secured by this Mortgage, with an insurer having an "A" or "A+" rating with a classification of at least a "Class VII" according to a current Best's Key Rating Guide. The policy or policies of insurance shall contain a standard mortgagee clause in favor of Lender and shall be delivered to Lender. Mortgagor shall pay all premiums and charges for the maintenance and renewal of the insurance, and shall furnish Lender with receipts and proofs thereof not less than ten (10) days before the expiration thereof, without notice or demand from Lender. If Mortgagor fails to do so, then Lender, without waiving the option to foreclose, may obtain such insurance for the protection of Lender, and any expenses reasonably incurred by Lender in so doing shall become part of the indebtedness secured hereby, shall, at the option of Lender, become immediately due and payable, and shall bear interest at the highest lawful rate specified in any Note evidencing any indebtedness secured hereby. In the event of loss, the insurance proceeds shall be applied by Lender to the reduction of the indebtedness secured hereby, or to the restoration and repair of the Mortgaged Property, at the option of Lender. Lender shall have the full power to settle or compromise claims under all policies and to demand, receive, and receipt for all moneys becoming payable thereunder. In the event of foreclosure of this Mortgage or transfer of the Mortgaged Property in full or partial satisfaction of the indebtedness secured hereby, all interest of Mortgagor in the policy or policies of insurance (including any claim to proceeds attributable to losses theretofore occurring but not yet paid to Mortgagor) shall pass to the purchaser, grantee, or transferee.

11. Eminent domain. This Mortgage extends to and shall encumber any judgments, awards, damages, and settlements hereafter rendered or paid and resulting from condemnation proceedings with respect to the Mortgaged Property or the taking of the Mortgaged Property or any part thereof under the power of eminent domain, and Lender may require that any sums payable to Mortgagor and arising out of the power of eminent domain with respect to the property shall be applied to the indebtedness secured hereby.

12. Taxes, assessments and liens. Mortgagor shall pay all taxes, assessments, liens and other charges upon or with respect to the Mortgaged Property before the same become delinquent and shall furnish Lender with receipts and proofs thereof at least ten (10) days before the last day allowed for payment free from penalty, without notice or demand from Lender. Notwithstanding the foregoing, Mortgagor shall pay the ad valorem property taxes for the Mortgaged Property on or before December 31st of each year during the term of this Mortgage. If Mortgagor fails to do so, then Lender, without waiving the option to foreclose, may pay the

same, together with any penalty that may have accrued thereon, and with any expense attending the same, including the reasonable charge for services of counsel, or for any person employed to aid in the discharge or in the matter of the adjustment thereof, or for advice in respect thereto, and any amounts so paid shall become part of the indebtedness secured hereby, shall, at the option of Lender, become immediately due and payable, and shall bear interest at the highest lawful rate.

13. Environmental condition of Mortgaged Property; indemnification:

(a) Mortgagor warrants and represents to Lender that:

(i) The Mortgaged Property described herein is now and at all times hereafter will continue to be in full compliance with regulations (collectively, "Environmental Laws"), including, but not limited to, the Comprehensive Environmental Response, Compensation and Liability Act of 1980 ("CERCLA"), Public Law No. 96-510, 94 Stat. 2767, 42 U.S.C. 9601 et seq., and the Superfund Amendments and Reauthorization Act of 1986, ("SARA"), Public Law No. 99-499, 100 Stat. 1613;

(ii) The Mortgagor has received no notice from any governmental entity of the existence or suspected or alleged existence of any violation of any Environmental Law; and

(iii)(a) As of the date hereof, there are no hazardous materials, substances, wastes or other environmentally regulated substances, including, without limitation, any materials containing asbestos (collectively "Hazardous Materials"), located on, in or under the Mortgaged Property or used in connection therewith, or (B) Mortgagor has fully disclosed to Lender, in writing, the existence, extent and nature of any such Hazardous Materials, which Mortgagor is legally authorized and empowered to maintain on, in or under the Mortgaged Property or use in connection therewith, and Mortgagor has obtained and will maintain all licenses, permits and approvals with respect thereto.

(b) Mortgagor covenants to promptly notify Lender of any changes in the nature or extent of any Hazardous Materials existing on, in or under the Mortgaged Property or used in connection therewith, and will transmit to Lender copies of any citations, orders, notices or other material governmental or other communication received with respect to any other Hazardous Materials affecting the Mortgaged Property.

(c) Mortgagor shall not permit the use, storage, manufacture or production of Hazardous Material on, in or under, or in connection with, the Mortgaged Property except as specifically permitted in writing by Lender, in its sole discretion and then only in strict conformity with all Environmental Laws.

(d) Mortgagor shall indemnify and hold Lender harmless from and against any and all damages, penalties, fines, claims, liens, suits, liabilities, costs (including clean-up costs), judgments and expenses (including attorneys', consultants' or experts' fees, costs and expenses) of every kind and nature suffered by or asserted against Lender as a direct or indirect result of any warranty or representation made by Mortgagor in this section being false or untrue in any material respect or any requirement under any law, regulation or ordinance, local, state or federal, which requires the elimination or removal of any Hazardous Materials,

substances, wastes or other environmentally regulated substances by Lender, Mortgagor or any transferee of Lender or Mortgagor or imposes any fines, liabilities or other penalty on any such person. The indemnities herein shall be without regard to any fault of Mortgagor.

(e) Lender shall have the right to require from time to time such environmental audits or inspections as it may deem necessary to ensure compliance with this section and payment of the cost of any such audits or inspections shall be the responsibility of the Mortgagor.

(f) Mortgagor's obligations hereunder shall not be limited to any extent by the terms of the obligations secured hereby, and, as to any act or occurrence prior to payment in full and satisfaction of Mortgagor's obligations which gives rise to liability hereunder, shall continue, survive and remain in full force and effect notwithstanding payment in full and satisfaction of such obligations or foreclosure under this Mortgage, or delivery of a deed in lieu of foreclosure.

14. Default and Remedies.

The terms "Default" or "Defaults" or "Event of Default" wherever used in this Mortgage, shall mean, in addition to such other events or circumstances expressly described herein, any one or more of the following material events:

(a) Failure by the Mortgagor to pay as and when due and payable any portion of the Secured Indebtedness; or

(b) Failure by the Mortgagor duly to observe or perform any other term, covenant, condition or agreement of this Real Estate Mortgage and Security Agreement or

(c) Failure by the Mortgagor to duly observe or perform any term, covenant, condition or agreement as may be provided in or the occurrence of a default or event of default under any loan agreement, loan commitment letter, construction loan agreement, development loan agreement, or any other agreement or document now or hereafter securing or otherwise relating to this Mortgage or the Note secured by this Mortgage or the Mortgaged Property or the Secured Indebtedness, the terms of all of which are deemed incorporated herein and made a part hereof; or

(d) Any warranty of the Mortgagor contained in this Mortgage, or in any other document or agreement now or hereafter evidencing or securing or otherwise relating to the Note or this Mortgage or the Secured Indebtedness proves to be untrue or misleading on any material respect; or

(e) The filing by the Mortgagor, or any endorser or guarantor of the Note of a voluntary petition in bankruptcy, or the filing by the Mortgagor or any endorser or guarantor of any petition or answer seeking or acquiescing in any reorganization, arrangement, composition, readjustment, liquidation, dissolution, or similar relief for itself under any present or future federal, state or other law or regulation relating to bankruptcy, insolvency or other relief for debtors; or the Mortgagor or any endorsers or guarantors seeking or consenting to or acquiescing in the appointment of any trustee, receiver or liquidator of the Mortgagors or of endorser or guarantor or of any or all of the income, rents, issues, profits or revenues thereof, or the making by the Mortgagor or any endorser or guarantor of any general assignment for the benefit of creditors, or the admission in writing by the Mortgagor or by any endorser or guarantor

of its inability to pay its debts generally as they become due, or the commission by the Mortgagor or either of them, or any endorser or guarantor of an act or bankruptcy; or

(f) The filing of a petition against the Mortgagor or any endorser or guarantor of the Note, seeking any reorganization, arrangement, composition, readjustment, liquidation, dissolution or similar relief under any present or future federal, state or other law or regulation relating to bankruptcy, insolvency or other relief for debts, or the appointment of any trustee, receiver or liquidator of the Mortgagor or of any endorser or guarantor or of all or any substantial part of the Mortgaged Property or of any or all of the income, rents, issues, profits or revenues thereof unless such petition shall be dismissed within thirty (30) days after such filing, but in any event prior to the entry of an order, judgment or decree approving such petition; or

(g) The Mortgaged Property is subjected to actual or threatened waste, or any part thereof is removed, demolished or altered without the prior written consent of Lender; or

15. Receiver. Upon the occurrence of a Default, Lender shall be entitled to the appointment of a receiver to take charge of the Mortgaged Property, and the rents, issues, profits, proceeds, and revenues arising therefrom, and hold the same subject to the direction of a court of competent jurisdiction, regardless of the solvency of Mortgagor or the adequacy of the security.

16. Enforcement and collection expenses. Incident to and in connection with any Event of Default, the Mortgagor shall pay all costs, professional fees, and expenses, including attorney's fees, reasonably incurred by Lender, whether or not legal action is instituted, with respect to collection of the indebtedness secured hereby or the enforcement of Lender's rights hereunder, including but not limited to such fees, expenses, and costs incurred in any phase of litigation in the trial court or on appeal, and all matters and appearances connected with any bankruptcy or creditor's reorganization proceedings. All of such costs, fees and expenses shall become a part of the indebtedness secured hereby, shall, at the option of Lender, become immediately due and payable, and shall bear interest at the highest lawful rate.

17. Acceleration upon Default. Upon occurrence of an Event of Default hereunder, then Lender may declare all indebtedness secured hereby to be accelerated and immediately due and payable. Lender's failure to declare an acceleration shall not impair the right to do so in the event of a continuing or subsequent breach or Default.

18. Prohibition against additional financing or other liens. An important component of the consideration for the extension of credit evidenced by the Note secured by this Mortgage is the Mortgagor's equity in the Mortgaged Property and the maintenance of such equity (as increased through future appreciation, if any) during the term of this Mortgage. The lien priorities of this Mortgage as stated on page 2 above, shall be maintained and the Mortgagor covenants and agrees not to create or permit the creation of any other mortgage, charge, lien or encumbrance against the Mortgaged Property or any portion thereof without first obtaining the written consent of Lender. Any Default in the provisions of this paragraph shall entitle Lender, at its option, to declare all sums secured by this Mortgage to be immediately due and payable.

19. Acceleration upon sale or transfer of Mortgaged Property. If all or any part of the Mortgaged Property or an interest therein is sold or transferred by Mortgagor without Lender's

prior written consent; Lender may, at Lender's option, declare all of the sums secured by this Mortgage to be accelerated and immediately due and payable. Lender shall have waived such option to accelerate if, and only if, prior to the sale or transfer, Lender and the person or persons to whom the property is to be sold or transferred reach agreement in writing that (i) the credit and such other matters as may be required by Lender (including, without limitation Lender's approval of the skill, knowledge, ability, business performance, and experience) of such person or persons is satisfactory to Lender, and (ii) the interest payable on the sums secured by this Mortgage shall be at such rate and the principal and interest shall be payable on such terms and in such amounts as Lender in its sole discretion shall determine; and (iii) Lender shall have received payment of such amount as an assumption or other fees as Lender in its sole discretion shall determine. The limitations contained in this paragraph shall be strictly construed against the Mortgagor and Mortgagor's successor(s) in interest and in favor of Lender. Lender may deal with the successor or successors in interest without in any way discharging or reducing Mortgagor's liability for Mortgagor's obligations secured hereby.

20. No waiver. No delay by Lender in exercising any option, right, or remedy hereunder or otherwise afforded by law shall waive or preclude the exercise thereof during the continuance of any breach or Default hereunder. No waiver by Lender of any provision, breach, or Default shall be a waiver of any other provision or a consent to any subsequent breach or Default.

21. Cross Default under other mortgages. If the Mortgaged Property or any part thereof or any other property, real or personal, is now or hereafter encumbered by any other mortgage or security agreement held by Lender, then, at the option of Lender, any Default hereunder shall also be a Default under each and all of such other mortgages and security agreements and any Default under any of such other mortgages and security agreements shall also, at Lender's option, be a Default hereunder. Any Default by Mortgagor in any term, covenant, or provision of any other mortgage held by any other party that may now or hereafter encumber the Mortgaged Property, or any part thereof, shall, at the option of Lender, also constitute a Default hereunder.

22. Extensions, leniency(s), and releases. Lender may grant extensions of time for payment and other leniency(s) with respect to any indebtedness secured hereby, and may waive or fail to enforce any of Lender's rights hereunder and may release a portion or portions of the Mortgaged Property from the lien hereof, without releasing or diminishing the obligation or liability of any person constituting Mortgagor, or any guarantor or endorser.

23. Subrogation. Lender shall be subrogated to the lien (notwithstanding its release of record) of any vendor, mortgagee, or other lienholder paid or discharged by the proceeds of any loan or advance made by Lender to the Mortgagor and secured hereby.

24. Waiver of Jury Trial.

MORTGAGOR HEREBY KNOWINGLY, VOLUNTARILY AND INTENTIONALLY WAIVES ANY RIGHT HE MAY HAVE TO A TRIAL BY JURY IN RESPECT OF ANY LITIGATION BASED ON THIS MORTGAGE, OR ARISING OUT OF, UNDER OR IN CONNECTION WITH THIS MORTGAGE OR ANY AGREEMENT CONTEMPLATED TO BE EXECUTED IN CONNECTION WITH THIS MORTGAGE, OR ANY COURSE OF CONDUCT, COURSE OF DEALING, STATEMENTS (WHETHER VERBAL OR WRITTEN) OR ACTIONS OF ANY PARTY WITH RESPECT HERETO. THIS PROVISION IS A MATERIAL INDUCEMENT FOR THE MORTGAGEE'S ACCEPTING THIS MORTGAGE FROM MORTGAGORS.

25. Affirmative covenants of the Mortgagor. The Mortgagor covenants and agrees that from the date hereof until payment in full of the Secured Indebtedness the Mortgagor shall comply fully with all applicable statutes, laws and regulations pertaining to the Mortgaged Property, and,

26. Release or satisfaction. Whenever there is no outstanding obligation secured hereby and no commitment to make advances, Lender shall on written demand by Mortgagor give a release hereof, in recordable form.

27. General provisions.

(a) The singular shall include the plural and any gender shall be applicable to all genders when the context permits or implies.

(b) Lender's rights expressed herein are in addition to and cumulative of any other rights and remedies provided by law or equity.

(c) Wherever the context permits or requires, the terms "Mortgagor" and "Lender" shall extend to and include their respective successors and assigns.

(d) Any agreement hereafter made by Mortgagor and Lender pursuant to and as permitted by this Mortgage or the laws of Florida shall be superior to the rights of the holder of any intervening lien or encumbrance.

(e) Time is of the essence as to all matters, obligations and duties herein provided and required.

[This section intentionally left blank; signatures to follow on next page.]

IN WITNESS WHEREOF, Mortgagor has executed this Mortgage as of the date first stated above.

SIGNED, SEALED AND DELIVERED
IN THE PRESENCE OF:

MORTGAGOR:

[Redacted signature area]

Witness Signature

Witness Printed Name
Po Address _____

Witness Signature

Witness Printed Name
Po Address _____

[Redacted signature area]

STATE OF _____
COUNTY OF _____

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this _____ day of May 19th 2026 by _____ who is personally known or has produced a driver's license as identification.

Notary Public, State of Florida

[NOTARY SEAL]