Doc # 2008058338, OR BK 14410 Page 828, Number Pages: 2, Filed & Recorded 03/06/2008 at 02:32 PM, JIM FULLER CLERK CIRCUIT COURT DUVAL COUNTY RECORDING $18.50 DEED DOC ST $385.00

THIS INSTRUMENT PREPARED BY:
RECORD AND RETURN TO:
Dale G. Westling, Sr., P.A.

331 East Union Street
Jacksonville, FL 32202

RE PARCEL ID #: **167301-0000**

TRUSTEE DEED

THIS TRUSTEE DEED is made this **5th day of March, 2008** by **Norman D. Grossberg and Rosalie G. Grossberg, as Trustees of The Norman D. Grossberg Living Trust, and Rosalie G. Grossberg and Norman D. Grossberg, as Trustees of The Rosalie G. Grossberg Living Trust**, hereinafter referred to as Grantor, whether one or more, and whose address is **2503 South Second Street Jacksonville Beach, FL 32250**, to **James A. Kerr Jr. and Lori Lee Kerr**, hereinafter referred to as Grantee, whether one or more, and whose address is **13753 Coral Drive Jacksonville FL 32224**

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

WITNESSETH:

THAT, the Grantor, pursuant to the powers and authority granted by the terms and provisions of the aforesaid Trust Agreement, and in consideration of the sum of Ten and NO/100 Dollars and other valuable considerations, in hand paid by Grantee, the receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto Grantee the following described land situate, lying and being in the County of **Duval**, State of **Florida** to wit:

Lot 37, Block 17, Section "A", Atlantic Highlands, according to plat thereof recorded in Plat Book 9, page 37, of the current public records of Duval County, Florida.

SUBJECT TO taxes accruing subsequent to **December 31, 2007**.
SUBJECT TO covenants, restrictions and easements of record, if any; however, this reference shall not operate to reimpose same.
TOGETHER with all the tenements, hereditaments and appurtenances thereunto bel;onging or in anywise appertaining.
TO HAVE AND TO HOLD the same in fee simple forever.
AND Grantor hereby covenants with Grantee that Grantor is the duly appointed, qualified and acting Trustee under the aforesaid Trust Agreement and in all things preliminary to and in and about the sale and conveyance of the property herein described, the terms conditions and provisions of the aforesaid Trust Agreement and the laws of the State of Florida have been followed and complied with in all respects and that the undersigned Grantor has the full power and authority to execute this deed for the uses and purposes herein expressed; and that said land is free from all encumbrances.

IN WITNESS WHEREOF, Grantor has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in our presence:

Witness

Witness

Witness

Witness

Norman D. Grossberg Living Trust,

By: Norman D Grossberg
as Trustee

By: Rosalie G Grossberg
As Trustee

Roslaie G. Grossberg Living Trust

By: Rosalie G Grossberg
Its: Truster

By: Norman D Grossberg
Its: Truster

 Form software by: Automated Real Estate Services, Inc. - 800. 330.1295

STATE OF **Florida**
COUNTY OF **Duval**

The foregoing instrument was acknowledged before me this 5th day of March, 2008 by Norman D. Grossberg and Rosalie G. Grossberg, as Trustees of The Norman D. Grossberg Living Trust, and Rosalie G. Grossberg and Norman D. Grossberg, as Trustees of The Rosalie G. Grossberg Living Trust. He/She/They have produced Personally Known as identification.

Notary Public, County and State Aforesaid

Notary Printed Signature

My commission expires:

CHERYL COY
Commission DD 730905
Expires February 5, 2012
Bonded Thru Troy Fain Insurance 800-385-7019

Bk: 8650
Pg: 2322 - 2325
Doc# 97135294
Filed & Recorded
06/19/97
10:35:32 A.M.
HENRY W. COOK
CLERK CIRCUIT COURT
DUVAL COUNTY, FL
REC. $ 19.50

WARRANTY DEED

THIS INDENTURE, made this 12th day of June, 1997, between NORMAN D. GROSSBERG, a/k/a NORMAN GROSSBERG, and ROSALIE G. GROSSBERG, a/k/a ROSALIE GROSSBERG, a/k/a ROSELEE GROSSBERG, a/k/a ROSELIE G. GROSSBERG, his wife, whose address is 2503 South Second Street, Jacksonville Beach, Florida 32250, parties of the first part, and NORMAN D. GROSSBERG and ROSALIE G. GROSSBERG, as Trustees of The Norman D. Grossberg Living Trust, and ROSALIE G. GROSSBERG and NORMAN D. GROSSBERG, as Trustees of The Rosalie G. Grossberg Living Trust, as equal tenants in common, whose address is 2503 South Second Street, Jacksonville Beach, Florida 32250, parties of the second part.

W I T N E S S E T H:

That the said parties of the first part, in consideration of love and affection, have granted, bargained, and conveyed to the said parties of the second part, their successors and assigns forever, the following described lands, situate, lying and being in Duval County, Florida, to wit:

Lot 14, Block 3, Section "A", Atlantic Highlands, according to Plat thereof as recorded in Plat Book 9, page 37, current public records of Duval County, Florida.

Real Estate Assessment No. 167194-0000

Lots 5, 6, 11, 12, and 13, Block 4, Section "A", Atlantic Highlands, according to plat thereof as recorded in Plat Book 9, page 37, current public records of Duval County, Florida.

Real Estate Assessment Nos. 167199-0010
167200-0000

Lots 37, 38, and 41, Block 5, Section "A", Atlantic Highlands, according to plat thereof as recorded in Plat Book 9, page 37, current public records of Duval County, Florida.

Real Estate Assessment Nos. 167209-0000
167209-0010
167211-0000

Lots 4 and 5, Block 7, Section "A", Atlantic Highlands, according to plat thereof as recorded in Plat Book 9, page 37, current public records of Duval County, Florida.

Real Estate Assessment No. 167221-0000

THIS INSTRUMENT WAS PREPARED BY:
MARY A. ROBISON
FISHER, TOUSEY, LEAS & BALL
1 INDEPENDENT DRIVE, SUITE 2600
JACKSONVILLE, FLORIDA 32202

THIS DOCUMENT WAS PREPARED WITHOUT BENEFIT OF TITLE SEARCH OR SURVEY.
RECORD & RETURN TO:

(4)

Lots 8 and 9, Block 8, Section "A", Atlantic Highlands, according to plat thereof recorded in Plat Book 9, page 37, current public records of Duval County, Florida.

Real Estate Assessment Nos. 167226-0010
167226-0020

Lots 14 and 15, Block 10, Section "A", Atlantic Highlands, according to plat thereof recorded in Plat Book 9, page 37, current public records of Duval County, Florida.

Real Estate Assessment Nos. 167244-0100
167245-0000

Lots 1, 2 and 3, Block 11, Section "A", Atlantic Highlands, according to plat thereof recorded in Plat Book 9, page 37, current public records of Duval County, Florida.

Real Estate Assessment Nos. 167251-0000
167252-0000

Lots 4, 12 and 13, Block 13, Section "A", Atlantic Highlands, according to plat thereof recorded in Plat Book 9, page 37, current public records of Duval County, Florida.

Real Estate Assessment Nos. 167268-0000
167272-0000
167272-0010

Lot 16, Block 15, Section "A", Atlantic Highlands, according to plat thereof recorded in Plat Book 9, page 37, current public records of Duval County, Florida.

Real Estate Assessment No. 167290-0000

Lot 11, Block 16, Section "A", Atlantic Highlands, according to plat thereof recorded in Plat Book 9, page 37, current public records of Duval County, Florida.

Real Estate Assessment Nos. 167294-0000

Lots 33, 34, 37 and 38, Block 17, Section "A", Atlantic Highlands, according to plat thereof recorded in Plat Book 9, page 37, current public records of Duval County, Florida.

Real Estate Assessment Nos. 167299-0000
167300-0000
167301-0000
167302-0000

Lot 19, Block 28, Section "A", Atlantic Highlands, according to plat thereof recorded in Plat Book 9, page 37, current public records of Duval County, Florida.

Real Estate Assessment No. 167315-0010

Lots 13, 14 and 15, Block 4, Robert's Subdivision, according to plat thereof recorded in Plat Book 6, page 29, current public records of Duval County, Florida.

Real Estate Assessment Nos. 110985-0000
110985-0000

Lot 20, Block 7, Robert's Subdivision, according to plat thereof recorded in Plat Book 6, page 29, current public records of Duval County, Florida.

Real Estate Assessment No. 111007-0000

Lots 17 and 18, Block 10, Robert's Subdivision, according to plat thereof recorded in Plat Book 6, page 29, current public records of Duval County, Florida.

Real Estate Assessment No. 111022-0010

Subject to covenants, restrictions, easements, mortgages and all other encumbrances of record and taxes assessed subsequent to December 31, 1996; provided, however, this reference will not serve to reimpose any such covenants, restrictions or easements.

And the said parties of the first part do hereby fully warrant the title to said land, and will defend the same against the lawful claims of all persons whomsoever.

The parties of the second part, and their successors, as Trustees, shall have the full power and authority to protect, conserve and to sell, to lease, to encumber and otherwise to manage and dispose of the real property described above.

The written acceptance by a successor Trustee recorded among the public records in the county where the real property described above is located, together with evidence of the previous Trustee's death, disability, or resignation, shall be deemed conclusive proof that the successor trustee provisions of the trust agreement have been complied with. Evidence of death shall consist of a certified copy of a death certificate. Evidence of disability shall consist of a licensed physician's written statement establishing that the Trustee is unable properly to care for himself or his property. Evidence of resignation shall consist of a resignation, duly executed and acknowledged by the Trustee.

IN WITNESS WHEREOF, the said parties of the first part have hereunto set their hands and seals the day and year first above written.

Signed and Sealed in Our Presence:

Sign: _____
Print Name: ROBERT A. DAWKINS

Sign: _____
Print Name: SHANNON S. McFERREN

Norman D. Grossberg
NORMAN D. GROSSBERG

Sign: _____
Print Name: ROBERT A. DAWKINS

Sign: _____
Print Name: SHANNON S. McFERREN

Rosalie G. Grossberg
ROSALIE G. GROSSBERG

STATE OF FLORIDA
COUNTY OF St. Johns

The foregoing instrument was acknowledged before me this 12th day of June, 1997, by NORMAN D. GROSSBERG and ROSALIE G. GROSSBERG, his wife, [NOTARY MUST CHECK ONE BOX] [✓] who are personally known to me or [ ] who have produced _____ [State] driver's licenses Nos. _____ and _____ as identification.

Name: SHANNON S. McFERREN
NOTARY PUBLIC, State of Florida
Commission Number: CC595934

Shannon S. McFerren
MY COMMISSION # CC595934 EXPIRES
October 24, 2000
BONDED THRU TROY FAIN INSURANCE, INC.

Doc # 2013251118, OR BK 16545 Page 1, Number Pages: 2, Recorded 09/30/2013 at 02:54 PM, Ronnie Fussell CLERK CIRCUIT COURT DUVAL COUNTY RECORDING $18.50

THIS DOCUMENT WAS PREPARED WITHOUT BENEFIT OF TITLE SEARCH OR SURVEY.

RECORD AND RETURN TO:
Krista Waldron Ray, Esquire (KDB)
Fisher, Tousey, Leas & Ball, P.A.
818 North A1A, Suite 104
Ponte Vedra Beach, Florida 32082

ASSIGNMENT OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS: That ROSALIE G. GROSSBERG, the unremarried surviving spouse of NORMAN D. GROSSBERG, whose address is 2503 South 2nd Street, Jacksonville Beach, Florida 32250, party of the first part, by these presents does hereby sell, assign, transfer and set over unto ROSALIE G. GROSSBERG and MICHAEL J. GROSSBERG, as co-Trustees of the Rosalie G. Grossberg Living Trust, whose address is 2503 South 2nd Street, Jacksonville Beach, Florida 32250, parties of the second part, without recourse, all of her interest in the following Mortgages: (1) Mortgage made by Craig S. Whited to Norman D. Grossberg and Rosalie G. Grossberg, dated April 13, 2004 and recorded in Official Records Book 11759, page 1071 of the public records of Duval County, Florida; (2) Mortgage made by Jonathan Edward Blake to Norman D. Grossberg and Rosalie G. Grossberg, dated December 12, 2002 and recorded in Official Records Book 10813, page 795 of the public records of Duval County, Florida; (3) Mortgage made by James A. Kerr Jr. and Lori Lee Kerr to Norman D. Grossberg and Rosalie G. Grossberg, dated March 5, 2008 and recorded in Official Records Book 14410, page 830 of the public records of Duval County, Florida; (4) Mortgage made by Jeffie Ray Trimnal, joined by his wife, Michelle Elaine Trimnal to Norman D. Grossberg and Rosalie G. Grossberg, dated May 17, 2004 and recorded in Official Records Book 11807, page 430 of the public records of Duval County, Florida; (5) Mortgage made by Margaret L. Dent to Norman D. Grossberg and Rosalie G. Grossberg, dated June 8, 2004 and recorded in Official Records Book 11860, page 2242 of the public records of Duval County, Florida; (6) Mortgage made by Meredith Anne Jones, a single woman and Wayne M. Jones and Glenda M. Jones, his wife to Norman D. Grossberg and Rosalie G. Grossberg, dated July 31, 2002 and recorded in Official Records Book 10598, page 978 of the public records of Duval County, Florida; (7) Mortgage made by Eli Ofek and Barbara Ofek, his wife to Norman D. Grossberg and Rosalie G. Grossberg, dated January 26, 2010 and recorded in Official Records Book 15138, page 455 of the public records of Duval County, Florida.

TOGETHER WITH the Notes or obligations described in said Mortgage, and the moneys due and to become due thereon, with interest from the date of last payments thereon.

The parties of the second part shall have the full power and authority to protect, conserve and to sell, and otherwise dispose of said Mortgages.

TO HAVE AND TO HOLD the same unto the said parties of the second part, their successors and assigns forever.

WITNESS the hand and seal of the party of the first part this 18 day of SEPT, 2013.

Signed, sealed, and delivered
in the presence of:

Sign: Julie Snyder
Print Name: JULIE SNYDER

Sign:
Print Name: Rebecca Mund

Rosalie G. Grossberg
ROSALIE G. GROSSBERG

STATE OF FLORIDA
COUNTY OF ST. JOHNS

The foregoing instrument was acknowledged before me this 18 day of SEPT, 2013, by ROSALIE G. GROSSBERG [NOTARY MUST CHECK ONE BOX AND COMPLETE RELEVANT INFORMATION] [X] who is personally known to me or [ ] who has produced a current _____ (State) driver's license as identification.

Name:
NOTARY PUBLIC, State of
Commission Number:

397970

ROBERT DAWKINS
MY COMMISSION # EE 872734
EXPIRES: May 18, 2017
Bonded Thru Notary Public Underwriters

Doc # 2008058339, OR BK 14410 Page 830, Number Pages: 5, Filed & Recorded
03/06/2008 at 02:32 PM, JIM FULLER CLERK CIRCUIT COURT DUVAL COUNTY RECORDING
$44.00 MORTGAGE DOC ST $189.00 INTANGIBLE TAX $108.00

THIS INSTRUMENT PREPARED BY:
RECORD AND RETURN TO
Dale G. Westling, Sr., P.A.

331 East Union Street
Jacksonville, FL 32202

MORTGAGE

This Mortgage ("Security Instrument") is given this **5th day of March, 2008**. The Mortgagor is **James A. Kerr Jr. and Lori Lee Kerr** whose address is **13753 Coral Drive, Jacksonville, FL 32224** hereinafter called the Borrower. This Security Instrument is given to **Norman D. Grossberg and Rosalie G. Grossberg,** whose address is **2503 South Second Street, Jacksonville Beach, FL 32250** hereinafter called the Lender. Borrower owes Lender the principal sum of **Fifty Four Thousand and No/100 Dollars (U.S. $54,000.00)**. This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), a true and correct copy of which is attached and made a part hereof. If not paid earlier, this debt is due and payable on **March 1, 2023**.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced to protect the security of this Security Instrument; and (c) 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 Lender the following described property located in **Duval** County, **Florida:**

Lot 37, Block 17, Section "A", Atlantic Highlands, according to plat thereof recorded in Plat Book 9, page 37, of the current public records of Duval County, Florida.

which has the address of **13753 Coral Drive, Jacksonville, FL 32224**:

This is a purchase money first mortgage.

Together With all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property, including, whether attached or detached, all elevators, all gas, steam, electric or other heating, lighting, plumbing, ventilating, sprinkling, irrigating, water and power systems, appliances, storm and screen windows and doors, fixtures and apparatus. 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 Covenants that Borrower is lawfully seized 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 fully warrants and will defend generally the title to the Property against all claims and demands of all persons whomsoever, subject to any encumbrances of record.

Borrower and Lender covenant and agree as follows:

Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

Application of Payments. Unless applicable law provides otherwise, all payments received by Lender shall be applied: first, to late charges due under the Note; second, to prepayment charges due under the Note; third, to amounts payable under this Security Instrument for escrow items, if applicable; fourth, to Interest due; and last, to principal due.

Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided for payment of escrow items, if applicable, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment.

Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments. 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; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; 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 may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

Hazard 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 for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance
shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. 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, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. 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 any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of any payments referred to in the Note or this Security Instrument or change the amount of the payments. If, after default, the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and fee title shall not merge unless Lender agrees to the merger in writing.

Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect the Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned
and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or 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 proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of any payments referred to in the Note or in this Security Instrument or change the amount of such payments.

Borrower Not Released; Forbearance by Lender Not a Waiver. Extension of the time for payment or modification of amount or the term for repayment of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify the terms for repayment of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to any rights of Lender to require immediate payment in full of all sums secured by this Security Instrument. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note:
(a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower'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 may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

Loan Charges. If the loan secured by this Security Instrument 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 under the Note.

Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by the Note or this Security Instrument.

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 delivered or mailed 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.

Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

Governing Law Severability. This Security Instrument shall be governed by the law of the jurisdiction in which the Property is located. 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. To this end the provisions of this Security Instrument and the Note are declared to be severable.

Acceleration; Remedies. Should Borrower breach any covenant or agreement in this Security Instrument, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument 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 Security Instrument, including, but not limited to, costs of abstracts, appraisals, surveys, testing of any nature, repairs, replacements, insurance, environmental assessments, appraisals, tests and remedial action, title searches, title correction, and reasonable attorneys' fees and costs of title evidence.

Lender in Possession. Upon acceleration by Lender or abandonment of the Property, Lender (by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds, and reasonable attorneys' fees, and then to the sums secured by this Security Instrument.

Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

Attorneys' Fees. As used in this Security Instrument and the Note, "attorneys' fees" shall include any attorneys' fees awarded by an appellate court, including fees incurred in a Bankruptcy proceeding initiated by the mortgagor.

Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

By Signing Below, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Signed, sealed and delivered in the presence of:

Witness

James A. Kerr, Jr.

Witness

Lori Lee Kerr

STATE OF **Florida**
COUNTY OF **Duval**

The foregoing instrument was acknowledged before me this 5th day of March, 2008 by James A. Kerr, Jr. and Lori Lee Kerr. He/She/They have produced Fla Dr. Lic. as identification.

Notary Public, County and State Aforesaid

Notary Printed Signature

My commission expires:

CHERYL COY
Commission DD 730905
Expires February 5, 2012
Bonded Thru Troy Fain Insurance 800-385-7019

MORTGAGE NOTE

Loan Amount: **$54,000.00**

Date: **March 5, 2008**

For value received, the undersigned **James A. Kerr Jr. and Lori Lee Kerr**, promise to pay to the order of **Norman D. Grossberg and Rosalie G. Grossberg, husband and wife** the principal sum of **Fifty Four Thousand and No/100 Dollars (U.S. $54,000.00)** with interest thereon at the rate of **8.0%** per annum from date until maturity, said interest being payable as stated herein, both principal and interest being payable in lawful money of the United States of America at **2503 South Second Street, Jacksonville Beach, FL 32250**, or at such other address as the holder from time to time may specify by written notice to the maker, said principal and interest to be paid on the date and in the manner following:

In 179 consecutive installments of $516.05 each, commencing on April 1, 2008, and continuing in a like amount, until the whole of said sum including interest as specified herein, has been paid in full. Each installment shall first be applied to payment of the accrued interest and the remainder, if any, shall be applied to payment of the principal from time to time remaining unpaid.

If anytime, a prepayment or partial prepayment is made, I will at the same time pay to the Note Holder a prepayment charge in an amount equal to Six Percent (6%) of the prepayment amount.

The maker(s) agree herein to pay to the holder(s) hereof, a late charge/penalty of 10% **on any installment not paid within Ten** days **after the installment is due.**

This note is to be construed and enforced according to the laws of the State of **Florida**, and is secured by a mortgage on real estate of even date herewith.

If default be made in the payment of any of said sums or interest or in the performance of any agreements contained herein or in the said mortgage then, at the option of the holder of the same, the principal sum then remaining unpaid with accrued interest shall immediately become due and collectible without notice, time being of the essence of this contract, and said principal sum and said accrued interest shall both bear interest at the maximum rate per annum allowed by law, from such time until paid.

Each maker and endorser waives presentment, protest, notice of protest and notice of dishonor and agrees to pay all costs, including a reasonable attorney's fee, whether suit brought or not, if counsel shall, after maturity of this note or default hereunder or under said mortgage, be employed to collect this note or to protect the security thereof.

Documentary tax has been paid and proper stamps have been affixed to the Mortgage.

/s/ James A. Kerr, Jr.
James A. Kerr, Jr.

/s/ Lori Lee Kerr
Lori Lee Kerr

Form software by: Automated Real Estate Services, Inc. - 800.330.1295

Doc # 2024022341, OR BK 20939 Page 2485, Number Pages: 1,
Recorded 02/02/2024 12:00 PM, JODY PHILLIPS CLERK CIRCUIT COURT DUVAL COUNTY
RECORDING $10.00

CITY OF JACKSONVILLE
NEIGHBORHOODS DEPARTMENT
MUNICIPAL CODE COMPLIANCE DIVISION
CERTIFICATE OF COST / LIEN

TO: The Honorable Jody Phillips
Clerk of Circuit and County Courts

The Honorable Jim Overton
Tax Collector

Print Date: 2/2/2024
Case #: 2023-8994435

RE: Statement of Costs Incurred by the City to Abate Property Safety and Maintenance Code violations, Pursuant to Chapter 518.

Lien Number: NBNL24000635

Legal Description of Real Property:

9-37 24-2S-28E SEC A ATLANTIC HIGHLANDS LOT 37 BLK 17

RE No.: 167301-0000

Property Address and Owner (s) and address (es) as shown in Public Records of Duval County:

Property Address: 13753 CORAL DR
JACKSONVILLE, FL 32224

Owner: KERR JAMES A JR ET AL
Address: 13753 CORAL DR

JACKSONVILLE FL 32224

Principal amount of lien to be recorded in the Clerk of Courts' Records and Official Lien Tracking System. Note: This amount does not include accrued interest: $6,213.33

Date work completed and/or approved: 2/1/2024

I hereby certify this document is a true copy of the foregoing *Certificate of Cost/Lien,* and a copy of the lien invoice was mailed to the listed owner at the above address.

Certified by :

Thomas Register
Chief, Municipal Code Compliance Division

Notary :

LINDA D. HARPER
MY COMMISSION # HH 439446
EXPIRES: September 27, 2026

For questions regarding this lien, please call (904) 255 - 7000.
For information concerning lien payment, please call (904) 255 - 5668.

Published in Financial News and Daily Record on or about: 2/5/2024

Invoice: NBNL24000635

Municipal Code Compliance Division
214 Hogan Street, N., 7th Floor
Jacksonville, FL 32202

Disclaimer: The Duval County Tax Collector is pleased to provide you with convenient online access to your Lien data. This web portal provides access 24 hours a day, 7 days a week. The information contained herein does not constitute a title search and should not be relied on as such. There may be additional balances that do NOT display on this website. The Amount Due is valid for the current month ONLY.

Enter Real Estate Number 167301-0000

Export to Excel

NBNL24000635	Nuisance	02/01/2024	$6,337.59

KERR JAMES A JR ET AL
13753 CORAL DR
JACKSONVILLE, FL 32224-1091
KERR LORI L

Primary Site Address
13753 CORAL DR
Jacksonville FL 32224-

Official Record Book/Page
14410-00828

Tile #
8424

13753 CORAL DR

Property Detail

RE #	167301-0000
Tax District	GS
Property Use	0200 Mobile Home
# of Buildings	1
Legal Desc.	For full legal description see Land & Legal section below
Subdivision	03052 ATLANTIC HIGHLANDS SEC A
Total Area	5289

The sale of this property may result in higher property taxes. For more information go to Save Our Homes and our Property Tax Estimator . 'In Progress' property values, exemptions and other supporting information on this page are part of the working tax roll and are subject to change. Certified values listed in the Value Summary are those certified in October, but may include any official changes made after certification Learn how the Property Appraiser's Office values property.

Value Summary

Value Description	2023 Certified	2024 In Progress
Value Method	CAMA	CAMA
Total Building Value	$15,982.00	$15,982.00
Extra Feature Value	$0.00	$0.00
Land Value (Market)	$80,000.00	$80,000.00
Land Value (Agric.)	$0.00	$0.00
Just (Market) Value	$95,982.00	$95,982.00
Assessed Value	$15,352.00	$16,887.00
Cap Diff/Portability Amt	$80,630.00 / $0.00	$79,095.00 / $0.00
Exemptions	$0.00	See below
Taxable Value	$15,352.00	See below

Taxable Values and Exemptions – In Progress

If there are no exemptions applicable to a taxing authority, the Taxable Value is the same as the Assessed Value listed above in the Value Summary box.

County/Municipal Taxable Value
No applicable exemptions

SJRWMD/FIND Taxable Value
No applicable exemptions

School Taxable Value
No applicable exemptions

Sales History

Book/Page	Sale Date	Sale Price	Deed Instrument Type Code	Qualified/Unqualified	Vacant/Improved
14410-00828	3/5/2008	$55,000.00	MS - Miscellaneous	Unqualified	Improved
08650-02322	6/12/1997	$100.00	WD - Warranty Deed	Unqualified	Improved
05272-00268	1/1/1980	$1,400.00	WD - Warranty Deed	Unqualified	Vacant

Extra Features

No data found for this section

Land & Legal

Land

LN	Code	Use Description	Zoning Assessment	Front	Depth	Category	Land Units	Land Type	Land Value
1	0100	RES LD 3-7 UNITS PER AC	RLD-60	50.00	100.00	Common	1.00	Lot	$80,000.00

Legal

LN	Legal Description
1	9-37 24-2S-28E
2	SEC A ATLANTIC HIGHLANDS
3	LOT 37 BLK 17

Buildings

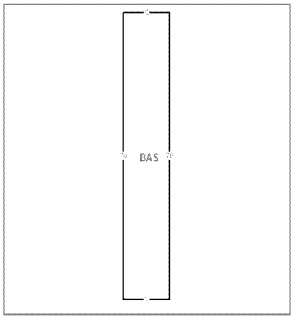
Building 1
Building 1 Site Address
13753 CORAL DR Unit
Jacksonville FL 32224-

Building Type	0201 - MH ASSESSED
Year Built	1980
Building Value	$15,982.00

Type	Gross Area	Heated Area	Effective Area
Base Area	840	840	840
Total	840	840	840

Element	Code	Detail
Exterior Wall	26	26 Alum/Vinyl
Roof Struct	3	3 Gable or Hip
Roofing Cover	1	1 Minimum Metal
Interior Wall	4	4 Plywood panel
Int Flooring	14	14 Carpet
Heating Fuel	4	4 Electric
Heating Type	3	3 Frcd Not Ductd
Air Cond	2	2 Wall Unit

Element	Code	Detail
Stories	1.000	
Bedrooms	3.000	
Baths	2.000	
Rooms / Units	1.000	



2023 Notice of Proposed Property Taxes Notice (TRIM Notice)

Taxing District	Assessed Value	Exemptions	Taxable Value	Last Year	Proposed	Rolled-back
Gen Govt Ex B&B	$15,352.00	$0.00	$15,352.00	$157.95	$173.74	$158.82

Public Schools: By State Law	$95,982.00	$0.00	$95,982.00	$210.42	$305.51	$281.63
By Local Board	$95,982.00	$0.00	$95,982.00	$146.17	$215.77	$195.65
FL Inland Navigation Dist.	$15,352.00	$0.00	$15,352.00	$0.45	$0.44	$0.44
Water Mgmt Dist. SJRWMD	$15,352.00	$0.00	$15,352.00	$2.76	$2.75	$2.75
School Board Voted	$95,982.00	$0.00	$95,982.00	$0.00	$95.98	$0.00
			Totals	$517.75	$794.19	$639.29

Description	Just Value	Assessed Value	Exemptions	Taxable Value
Last Year	$65,024.00	$13,957.00	$0.00	$13,957.00
Current Year	$95,982.00	$15,352.00	$0.00	$15,352.00

2023 TRIM Property Record Card (PRC)

This PRC reflects property details and values at the time of the original mailing of the Notices of Proposed Property Taxes (TRIM Notices) in August.

Property Record Card (PRC)

The PRC accessed below reflects property details and values at the time of Tax Roll Certification in October of the year listed.

2023

2022

2021

2020

2019

2018

2017

2016

2015

2014

• To obtain a historic Property Record Card (PRC) from the Property Appraiser's Office, submit your request here:

More Information

ontact Us | Parcel Tax Record | GIS Map | Map this property on Google Maps | City Fees Record