

GOLDEN GATE ESTATES

UNIT NO. 7

A SUBDIVISION OF PARTS OF
SECTIONS 6 & 7, T49S R27E,
COLLIER COUNTY, FLORIDA.

SHEET 2 OF 2

ACKNOWLEDGEMENT

State of Florida
County of DADE

I hereby certify that on this date personally appeared before me, an officer duly authorized to administer oaths and take acknowledgements, Leonard Rosen and S. Sandler, respectively known as the President and Secretary of Gulf American Land Corporation, a Corporation qualified to do business in the State of Florida, to me known to be the persons described in and who executed the foregoing dedication, and they acknowledge the execution thereof to be their free act and deed as such officers, for the uses and purposes therein mentioned and that they affixed thereto the official seal of said Company and that said dedication is the free act and deed of said Company.

Witness my hand and official seal at Miami, said County and State, this 28 day of JULY 1961.

H. S. Carroll
Notary Public, State of Florida at Large
My commission expires
July 6, 1963

GOLDEN GATE ESTATES

UNIT 7

DESCRIPTION

Commencing at the Northwest corner of Section 6, Township 49 South, Range 27 East, Collier County, Florida; thence along the North line of said Section 6 North 87 degrees 07 minutes 40 seconds East 79.44 feet to the Northeast corner of Golden Gate Estates Unit No. 6 for a PLACE OF BEGINNING: Thence along the North line of said Section 6 North 87 degrees 07 minutes 40 seconds East 5056.24 feet to the Northeast corner of said Section 6; thence along the North line of Section 5, Township 49 South, Range 27 East, North 88 degrees 22 minutes 30 seconds East 231.86 feet; thence South 0 degrees 19 minutes 10 seconds West 5659.19 feet; thence North 89 degrees 40 minutes 50 seconds West, 5280 feet; thence along the East line of Golden Gate Estates Unit No. 6 North 0 degrees 19 minutes 10 seconds East 5369.66 feet to the place of beginning, being parts of Sections 5 and 6, Township 49 South, Range 27 East, Collier County, Florida.

STATE OF FLORIDA
COUNTY OF COLLIER

I HEREBY CERTIFY that this Plat of Golden Gate Estates, Unit No. 7, has been examined by me and from examination I find that said plat complies in form with the requirements of Chapter 10275, Laws of Florida, Acts of 1925.

I FURTHER CERTIFY THAT SAID PLAT WAS FILED FOR RECORD at 2:24 p.m. this 1st day of February A.D. 1962, and duly recorded in Plat Book 4 at pages 95 & 96 of the Public Records of Collier County, Florida.

Margaret T. Scott C. Geo. A. Ott D.C.
Clerk of Circuit Court in and for Collier County, Florida

DEDICATION

Know all men by these presents, the Gulf American Land Corporation a Corporation qualified to do business in the State of Florida, as proprietors, have caused the lands embraced in the annexed plat to be surveyed, laid out and platted, to be known as Golden Gate Estates, Unit No. 7, and that the roadways as shown are hereby dedicated to the perpetual use of the public and the right to use easements as shown are reserved for the purposes indicated to the Public.

In Witness Whereof, Gulf American Land Corporation has caused this dedication to be signed in its name by its President and the Corporate Seal to be affixed, attested by its Secretary this 28th day of JULY, 1961.

Gulf American Land Corporation

Attest:

Solomon Sandler
Secretary: S. Sandler

Leonard Rosen
President: Leonard Rosen

CERTIFICATE OF SURVEY

We hereby certify that this plat of GOLDEN GATE ESTATES, Unit No. 7, as delineated hereon is a true and correct representation of a recent survey made and platted under our direction and that permanent reference monuments have been placed in accordance with the provisions of Section 7, Chapter 10275, Laws of Florida, Acts of 1925.

W. R. WILSON & ASSOCIATES, INC.
Engineers & Land Surveyors

By Bruce D. Green
Land Surveyor
Florida Certificate No. 1270

APPROVALS

This Plat approved this 8th day of August A.D. 1961.

W. H. Turner
W. H. Turner, Zoning Administrator

This plat approved this 8th day of August A.D. 1961.

W. H. Turner
W. H. Turner, County Engineer

This Plat approved this 8th day of August A.D. 1961, in open meeting of the Board of County Commissioners of Collier County, Florida.

Henry B. Watkins, Jr.
H. B. Watkins, Jr., Chairman

Margaret T. Scott
Margaret T. Scott, Clerk

01807929
COLLIER COUNTY

94 APR -8 AM 8:33
RECORDED

001933
OR BOOK

000431
PAGE

RESOLUTION NO. 94-193

REC 9.00
PRM 15.00
DOC
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WD
C

RESOLUTION ACKNOWLEDGING A RESUBDIVISION OF TRACT 42 A
PORTION OF A PREVIOUSLY RECORDED PLAT KNOWN AS GOLDEN
GATE ESTATES UNIT NO. 7 PURSUANT TO SECTION 3.2.4.10 OF
THE COLLIER COUNTY LAND DEVELOPMENT CODE.

WHEREAS, the Board of County Commissioners of Collier County,
Florida, on November 7, 1961, approved the plat of Golden Gate
Estates Unit No. 7 for recording; and

WHEREAS, Joseph and Thelma Campbell have acquired Tract 42
and have filed for a resubdivision of said lands as indicated in the
attached Exhibit "A"; and

WHEREAS, Section 3.2.4.10 of the Collier County Land
Development Code requires the Board of County Commissioners to adopt
a Resolution acknowledging the resubdivision of the subject Tract
when certain criteria are complied with and said criteria was
complied with; and

WHEREAS, the Tract is a part of a previously approved and
recorded plat, Golden Gate Estates Unit No. 7, and the filing and
recording of this resubdivision shall not affect access to tracts
previously conveyed under the Golden Gate Estates No. 7 plat.

NOW, THEREFORE, BE IT RESOLVED AND ORDERED BY THE BOARD OF
COUNTY COMMISSIONERS OF COLLIER COUNTY, FLORIDA, that the
resubdivision of Tract 42, a part of a previously approved and
recorded plat, Golden Gate Estates Unit No. 7 as indicated in the
attached Exhibit "A", is hereby acknowledged.

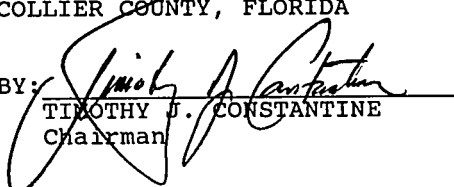
BE IT FURTHER RESOLVED AND ORDERED that the Clerk of the
Circuit Court shall make proper notation of this action upon the
plat of Golden Gate Estates Unit No. 7.

This Resolution adopted after motion, second and majority
vote favoring same.

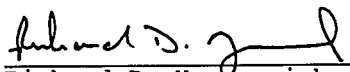
DATED: 4/5/64
ATTEST:

DWIGHT E. BROCK, Clerk

BOARD OF COUNTY COMMISSIONERS
COLLIER COUNTY, FLORIDA

BY: 
TIMOTHY J. CONSTANTINE
Chairman

Approved as to form and legal
sufficiency:


Richard D. Yovanovich
Assistant County Attorney

JRH/gs
Attachment

RETURN TO CLERK
TO BOARD - 3:00

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01795245
COLLIER COUNTY

94 MAR -4 AM 10:30

001920

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RECORDED

OR BOOK

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RESOLUTION NO. 94-130

REC
FROM
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NO. 10
C

RESOLUTION ACKNOWLEDGING THE RESUBDIVISION OF TRACT 54
A PORTION OF A PREVIOUSLY RECORDED PLAT KNOWN AS GOLDEN
GATE ESTATES UNIT NO. 7 PURSUANT TO SECTION 3.2.4.10
AND 3.2.4.8 OF THE COLLIER COUNTY LAND DEVELOPMENT
CODE.

WHEREAS, the Board of County Commissioners of Collier County,
Florida, on August 8, 1961, approved the plat of Golden Gate Estates
Unit No. 7 for recording; and

WHEREAS, Frank M. and Eulah M. Halley have acquired Tract 54
and have filed for a resubdivision of said lands as indicated in the
attached Exhibit "A"; and

WHEREAS, this resubdivision does not extinguish or in anyway
affect the dedications contained in the plat of these lands; and

WHEREAS, Section 3.2.4.10 of the Collier County Land
Development Code requires the Board of County Commissioners to adopt
a Resolution acknowledging the resubdivision of the subject tract
when certain criteria are complied with and said criteria was
complied with; and

WHEREAS, this tract is a part of a previously approved and
recorded plat, Golden Gate Estates Unit No. 7, and the filing and
recording of this resubdivision shall not affect access to tracts
previously conveyed under the Golden Gate Estates Unit No. 7 plat.

NOW, THEREFORE, BE IT RESOLVED AND ORDERED BY THE BOARD OF
COUNTY COMMISSIONERS OF COLLIER COUNTY, FLORIDA, that the
resubdivision of Tract 54, a part of a previously approved and
recorded plat, Golden Gate Estates Unit No. 7 as indicated in the
attached Exhibit "A", is hereby acknowledged.

BE IT FURTHER RESOLVED AND ORDERED that the Clerk of the
Circuit Court shall make proper notation of this action upon the
plat of Golden Gate Estates Unit No. 7.

This Resolution adopted after motion, second and majority
vote favoring same.

BOARD OF COUNTY COMMISSIONERS
DATED: March 4, 1994
ATTEST:

DWIGHT E. BROCK, Clerk

By: William D. Yovanovich

BOARD OF COUNTY COMMISSIONERS
COLLIER COUNTY, FLORIDA

BY: Timothy J. Constantine
TIMOTHY J. CONSTANTINE
Chairman

Approved as to form and legal
sufficiency:

Richard D. Yovanovich
Richard D. Yovanovich
Assistant County Attorney

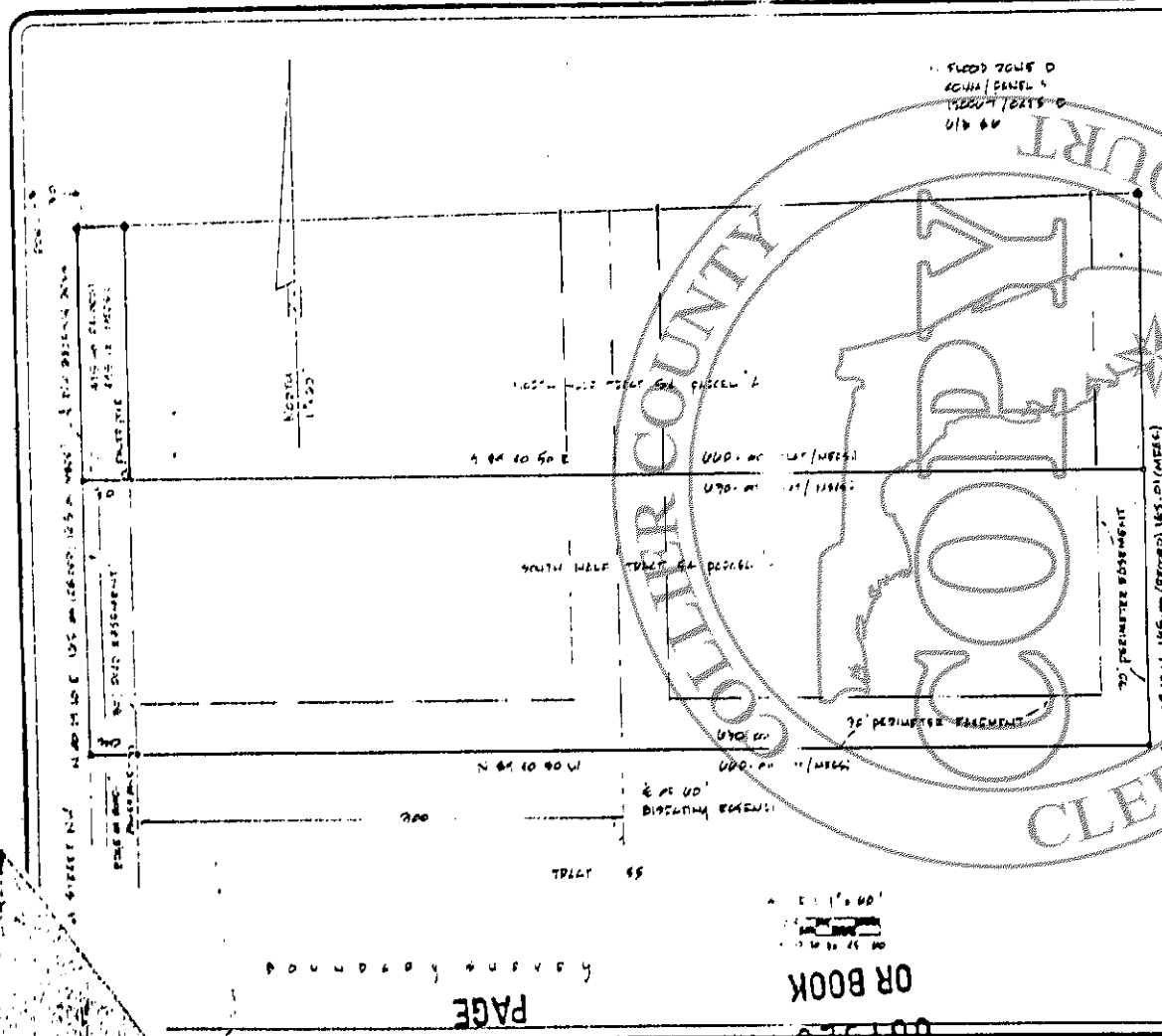
JRH/gs

RETURN TO CLERK
TO BOARD - 8406

1880
OR BOOK

002067
PAGE

RECORDED
IN PLAT BOOK 2 PAGE 45 THRU 46
OF THE PUBLIC RECORDS OF COLLEGE COUNTY, FLORIDA
AS FURNISHED BY CLIENT



DESCRIPTION:

SOUTH HALF TRACT 54
PARCEL B
GOLDEN GATE ESTATES
UNIT 7

AS RECORDED IN PLAT BOOK 2 PAGE 45 THRU 46
OF THE PUBLIC RECORDS OF COLLEGE COUNTY, FLORIDA
AS FURNISHED BY CLIENT

LEGEND:
B = BOUNDARY BEARING
D = DISTANCE
C = CURVE
R = RADIUS
CH = CHORD
OR = CHORD BEARING
O.C. = DRAINAGE EASEMENT
U.C. = UTILITY EASEMENT
C.C. = CONCRETE
R/W = RIGHT-OF-WAY
C = CENTERLINE
L.S. = LAND SURVEYOR
P.C. = POINT OF REVERSE CURVATURE

CERTIFICATE
WE HEREBY CERTIFY TO: SUNDLER - FLUET
THAT A SURVEY OF THE HEREON DESCRIBED PROPERTY WAS
MADE UNDER OUR DIRECTION AND TO THE BEST OF OUR
KNOWLEDGE AND BELIEF MEETS THE MINIMUM TECHNICAL
STANDARDS AS PER CHAPTER 2100-8 F.A.C. THERE ARE NO
ENCROACHMENTS OTHER THAN SHOWN, NO BOUNDARY LINE
DISPUTES, EASEMENTS OR CLAIMS OF EASEMENTS OF WHICH
WE HAVE KNOWLEDGE.
P.L.S. DATE 3/1/83
FILE CERTIFICATE 2100-8 F.A.C. NOT VALID UNLESS SEALED
THIS CERTIFICATION IS ONLY FOR THE LANDS AS
RECORDED ABOVE. IT IS NOT A CERTIFICATION
OF TITLE, ZONING OR FREEDOM OF ENCUMBRANCES,
ABSTRACT NOT REVIEWED.
DATE OF SURVEY: 3/1/83
P.B. 200 PAGE 15
DRAWN BY: J.V. SCALE: 1" = 40'
REVISIONS:
A. TRIGO & ASSOCIATES, INC.
PROFESSIONAL LAND SURVEYORS & PLANNERS
1030 FIFTI AVENUE, NORTH
NAPLES, FLORIDA 33940
LAND SURVEYING BUSINESS 1 800 4
FILE NO: A. 45-200-200

EXHIBIT A

Prepared By: LYNN HARMON
5801 Pelican Bay Blvd.
P.O. Box 413004
Naples, FL 33941-3004

1866801 OR: 1992 PG: 0741
RECORDED in OFFICIAL RECORDS of COLLIER COUNTY, FL
10/07/94 at 08:54AM DWIGHT B. BROCK, CLERK

OBLD	60900.00
OBLI	60900.00
REC FEE	33.00
DOC-.35	213.15
INT-.002	121.80

Retn:
HARTER SECRET ET AL
PICK UP

0061263216
2930729

MORTGAGE

(Space Above This Line For Recording Data)

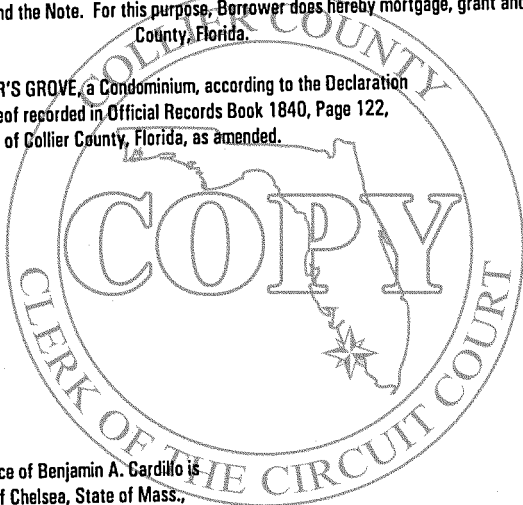
THIS MORTGAGE ("Security Instrument") is given on SEPTEMBER 27, 1994
This Mortgagor is
BENJAMIN A. CARDILLO, A MARRIED PERSON & VINCENT R. CENTOFANTI, JR., A SINGLE PERSON

FIRST UNION NATIONAL BANK
OF FLORIDA D/B/A
BANCFLORIDA, A FEDERAL SAVINGS

BANK
("Borrower"). This Security Instrument is given to BancFlorida, A Federal Savings Bank, which is organized and existing under the laws of the United States of America, and whose address is 5801 Pelican Bay Boulevard, Naples, Florida 33963 ("Lender"). Borrower owes Lender the Principal sum of SIXTY THOUSAND NINE HUNDRED AND 00/100 Dollars

(U.S. \$ 60,900.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on NOVEMBER 1, 2009. 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 under paragraph 7 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 COLLIER County, Florida.

Unit No. P-204, PIPER'S GROVE, a Condominium, according to the Declaration of Condominium thereof recorded in Official Records Book 1840, Page 122, of the Public Records of Collier County, Florida, as amended.



The Primary residence of Benjamin A. Cardillo is located in the City of Chelsea, State of Mass., therefore, the above described real property is not homestead.

which has the address of
("Property Address");

7416 PLUMBAGO BRIDGE RD #P-204
(Street)

NAPLES
(City)

, Florida 33942
(Zip)

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. 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 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 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.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Sub-section 2601 *et seq.* ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may 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.

*MTG PG 1 12/92

FLORIDA - Single Family - FNMA/FHLMC UNIFORM INSTRUMENT

Form 1615 (8/80)

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may 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. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds.

Borrower and Lender may 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, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. 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 obligation in the manner provided in paragraph 2, 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 (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.

5. Hazard or 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 floods or flooding, 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. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

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 of 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 the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 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.

6. Occupancy, Preservations, Maintenance and Protection of the Property; Borrower's Loan Application, Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty 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. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgement could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. 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 title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulation), 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 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 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.

8. Mortgage Insurance. 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 mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, 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 approved by lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a

loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. 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.

10. 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, in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, 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 is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the 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 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 the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. 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 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 amortization 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.

12. 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 the provisions of paragraph 17. 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 the 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.

13. 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.

14. 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.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of the 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.

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

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of 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.

18. Borrower's Right to Reinstatement. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgement 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 attorney's fees; and (d) takes such action as Lender may reasonable require to assure that the lien of the Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the 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 paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may 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 in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. 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.

Borrower shall promptly give Lender written notice for 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. If Borrower learns, or is notified by any governmental or regulatory authority, 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.

As used in the paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances 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. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

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

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in the Security Instrument (but not prior to acceleration under paragraph 17 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 at 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 paragraph 21, including, by not limited to, reasonable attorneys' fees and costs of title evidence.

22. 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.

23. Attorney's Fees. As used in this Security Instrument and the Note, "attorneys' fees" shall include any attorneys' fees awarded by an appellate court.

24. 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. (Check applicable box(es)).

☐ Adjustable Rate Rider

☒ Condominium Rider

☐ 1 - 4 Family Rider

☐ Other(s) (specify)

☐ Graduated Payment Rider

☒ Planned Unit Development Rider

☐ Biweekly Payment Rider

☐ Balloon Rider

☐ Rate Improvement Rider

☒ Second Home Rider

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:

Signature: _____
Print Name: _____

Signature: _____
Print Name: _____

Signature: _____
Print Name: _____

Signature: _____
Print Name: _____

Signature: B. Cardillo (Seal)
BENJAMIN A. CARDILLO Borrower
Address: 30 Bostonway
Chelsea, MA 02150

Signature: Vincent R. Centofanti, Jr. (Seal)
VINCENT R. CENTOFANTI, JR. Borrower
Address: 30 Bostonway
Chelsea, MA 02150

Signature: _____ (Seal)
Borrower
Address: _____

Signature: _____ (Seal)
Borrower
Address: _____

STATE OF: MASSACHUSETTS COUNTY OF: SUFFOLK

I hereby certify that on this day, before me, an officer duly authorized in the state aforesaid and in the county aforesaid to take acknowledgments, personally appeared BENJAMIN A. CARDILLO VINCENT R. CENTOFANTI, JR.

acknowledged before me that THEY executed the same for the purpose therein expressed.

WITNESS my hand and official seal in the county and state aforesaid this 4th day of OCTOBER, 1994
Evidence of identity provided by: MASS DRIVER LICENSE
My Commission expires:

Lic. Jose R. Peña, M.Ed.
Notary Public
Commission Exp. Dec. 8, 2000
Tel. (617) 880-6225

(Seal)

2930729
0064269210
MTCPG4 01/93

Notary Public

FIRST UNION NATIONAL BANK
OF FLORIDA D/B/A BANCFLORIDA,
A FEDERAL SAVINGS BANK

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CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 27TH day of SEPTEMBER 1994, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the Same date given by the undersigned (the "Borrower") to secure Borrower's Note to BancFlorida, A Federal Savings Bank (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

7416 PLUMBAGO BRIDGE RD #P-204 NAPLES, FL 33942
[Property Address]

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as:

PIPER'S GROVE

[Name of Condominium Project]

(the "Condominium Project:"). If the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's Interest.

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

A. **Condominium Obligations.** Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

B. **Hazard Insurance.** So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:

(i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazard insurance on the Property; and

(ii) Borrower's obligation under Uniform covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, with any excess paid to Borrower.

C. **Public Liability Insurance.** Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the Sums secured by the Security Instrument as provided in Uniform Covenant 10.

E. **Lender's Prior Consent.** Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to:

(i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;

(ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender;

(iii) termination of professional management and assumption of self-management of the Owners Association; or

(iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. **Remedies.** If Borrower does not pay condominium dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amount 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.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Condominium Rider.

BENJAMIN A. CARDIZALO

(Seal)

-Borrower

VINCENT R. CENTOFANTI, JR.

(Seal)

-Borrower

(Seal)

-Borrower

(Seal)

-Borrower

[SPACE ABOVE THIS LINE FOR RECORDING DATA]

SECOND HOME RIDER
 FIRST UNION NATIONAL BANK
 OF FLORIDA D/B/A
 BANCFLORIDA, A FEDERAL SAVINGS BANK

THIS SECOND HOME RIDER is made on this 27TH day of SEPTEMBER 1994, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower," whether there are one or more persons undersigned) to secure Borrower's Note to BANCFLORIDA, A FEDERAL SAVINGS BANK (the "Lender") of the same date and covering the property described in the Security Instrument (the "Property"), which is located at:

7416 PLUMBAGO BRIDGE RD #P-204

NAPLES, FL 33942

(Property Address)

In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree that Uniform Covenant 6 of the Security Instrument is deleted and is replaced by the following:

6. Occupancy and Use; Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, and shall only use, the Property as Borrower's second home. Borrower shall keep the Property available for Borrower's exclusive use and enjoyment at all times, and shall not subject the Property to any timesharing or other shared ownership arrangement or to any rental pool or agreement that requires Borrower either to rent the Property or give a management firm or any other person any control over the occupancy or use of the Property. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provide in paragraph 18, causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy and use of the Property as a second home. 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.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Second Home Rider.

BENJAMIN A. CARDILLO

(Seal)
Borrower

VINCENT R. CENTOFANTI, JR.

(Seal)
Borrower(Seal)
Borrower(Seal)
Borrower

FIRST UNION NATIONAL BANK
OF FLORIDA D/B/A
BANCFLORIDA, A FEDERAL SAVINGS
BANK

(SPACE ABOVE THIS LINE FOR RECORDING DATA)

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2930729

PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 27TH day of SEPTEMBER 1994, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to BancFlorida, A Federal Savings Bank (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

7416 PLUMBAGO BRIDGE RD #P-204 NAPLES, FL 33942

(Property Address)

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in

the Master Declaration of Covenants, Conditions and Restrictions for The Groves, recorded in O.R. Book 1840, Page 74, of the Public Records of Collier County, Florida, as amended.

(the "Declaration"). The Property is a part of a planned unit development known as
THE GROVES

(Name of Planned Unit Development)

(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest.

PUD COVENANTS. In Addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. PUD Obligations. Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The Constituent Documents are the : (i) Declaration, (ii) articles of incorporation trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:

(i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazard insurance on the Property; and

(ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage provided by the master or blanket policy. In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, with any excess paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 10.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to:

(i) the abandonment or termination of PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;

(ii) any amendment to any provision of the "Constituent Documents" if the provisions is for the express benefit of Lender;

(iii) termination of professional management and assumption of self-management of the Owners Association; or
(iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payments, 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.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this PUD Rider.

BENJAMIN A. CARDILLO

(Seal)

VINCENT R. CENTOFANTI, JR.

(Seal)

(Seal)

(Seal)