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THIS INSTRUMENT WAS PREPARED BY, RECORD  
AND RETURN TO:

Michele Calderon  
Stewart Title Company  
111 N. Main Street  
Brooksville, Florida 34601  
File No: 13122441

Parcel Identification Number(s): R04 222 18 2420 0000 1200

**AGREEMENT FOR DEED**

THIS AGREEMENT executed this 02 day of January, 2014, by and between

**Johnny Dell Holland II**, whose post office address is 11098 Golden Eagle Ave., Weeki Wachee, FL 34613, first party,

and

**Sianna C. Segur**, whose post office address is 4377 Commercial Way #141, Spring Hill, FL 34606, second party,

**WITNESSETH**, that if the second party shall first make the payments and perform the covenants hereinafter mentioned as herein agreed to be made and performed, the first party hereby covenants and agrees to convey and assure to the second party, in fee simple, clear of all encumbrances whatever, by a good and sufficient deed, all of that certain tract of land, situated, lying and being in **Hernando County, Florida**, known and described as follows:

**Parcel 2 of Lot 121, Royal Hills, more particularly described as:**

**Begin at the NE corner of Lot 121, Royal Hills, as recorded in Plat Book 16, page 8 through 13, of the public records of Hernando County, Florida, thence go South 00° 01' 36" West along the East line of Lot 121, a distance of 347.73 feet, thence North 88° 53' 40" West 173.19 feet to the West line of Lot 121, thence North 01° 14' 05" East along said West line 347.67 feet to the North line of Lot 121, thence South 88°53' 40" East, 165.84 feet to the Point of Beginning.**

First party hereby certifies that the above described property is not his constitutional homestead as made and provided for by the laws of the State of Florida.

**THE SECOND PARTY** hereby promises, covenants and agrees to pay to the first party the sum of:

**\$21,500.00** (Twenty One Thousand Five Hundred Dollars and No Cents)

In the following manner:

**\$ 3,000.00** (Three Thousand Dollars and No Cents)

paid herewith, the receipt of which is hereby acknowledged, and the balance of:

**\$18,500.00** (Eighteen Thousand Five Hundred Dollars and No Cents)

to bear interest from the date hereof at the rate of 12% per annum.

The sum of \$240.00 shall be due on the 1st day of March, 2014 and a like sum on the 1st of each and every month thereafter, to be applied first to the interest on the balance of principal unpaid, and then to principal, until said principal sum, with interest, shall be fully paid, with the option to prepay all or any portion of the unpaid balance, with liability for interest to the date of prepayment only. In addition to the principal and interest payment there shall be an reserve payment each month in the amount of \$27.55 for taxes and a disbursement fee each month in the amount of \$11.50. Total payment due each month will be \$279.05 which could be adjusted each year upon receipt of the current years tax bill.

If payment is 5 days late, undersigned is subject to a late fee of 10% of the payment due.

**PAYMENTS PAYABLE TO:**

**Idaho Escrow, LLC  
4290 Chinden Blvd., Suite A  
Boise, ID 83714**

**THE SECOND PARTY** hereby further promises, covenants and agrees with the first party as follows if applicable:

1. To comply with and abide by each and every one of the stipulations, agreements, conditions and covenants of this agreement for deed.
2. To pay all and singular the principal and interest and other sums of money payable by virtue of this agreement for deed promptly on the dates respectively when the same severally become due.
3. To pay all and singular the taxes, assessments, levies, liabilities, obligations (save and except prior obligations of the first party), of every nature on said described property, each and every, and if the same be not promptly paid, the first party may, at any time (but it shall not be his duty to do so), pay the same without waiving or affecting the option to foreclose or any other right hereunder.
4. To keep the buildings now or hereafter on said land insured with some company acceptable to the first party, with loss payable to Johnny Dell Holland, II, as his interest may appear, and to pay the premiums on such policy or policies when due, and upon issue of such policies to promptly deposit them with the first party, and further agrees that the proceeds of any such insurance policies shall be applied to the payment of the indebtedness herein, or at the option of the first party, to the repair or replacement of the improvements upon said property.
5. To keep the improvements on said property in good repair and condition and that he will not be guilty of waste, either active or permissive.
6. That should the second party fail to comply with any of the foregoing covenants, the first party may, at his option, pay any of such costs, expenses, attorney's fees, taxes, assessments, encumbrances, insurance premiums or any other claims that should be paid by the second party and the second party agrees to pay to the first party all and singular the costs, charges and expenses, including a reasonable attorney's fee incurred or paid at any time by the first party because of a failure on the part of the second party to perform.
7. That should the second party fail to pay any installment of the principal and interest, or any other items of debt herein obligated, when due and should such default continue for a period of 30 days, then the entire principal and accrued interest and all other indebtedness due hereunder shall, at the option of the first party, and without notice to the second party, become immediately due and payable.
8. That the second party agrees that the first party shall be entitled to the appointment of a receiver to take care of the premises, to collect the rents, issues and profits and to keep the premises in good repair and to apply the rents, issues and profits to the payment of the debts due hereunder in the event of foreclosure.
9. That the failure of the first party to exercise any of his options to precipitate the debt due hereunder because of any violation of the conditions, agreements or covenants of this agreement for deed, shall not constitute a waiver of the right to exercise such option because of any subsequent violation.
10. That in case of failure of the second party to make any of the payments, or any part thereof, or to perform any of the covenants on his party hereby made and entered into, this contract shall, at the option of the first party, be forfeited and terminated, and the second party shall forfeit all payments made by him on this contract, and such payments shall be retained by the first party in full satisfaction and liquidation of all damages by him sustained, and the first party shall have the right to re-enter and take possession of the premises aforesaid without being liable to any action therefore.
11. That upon the sale of the above described property all principal and interest accrued under the terms of this agreement for deed shall immediately become due and payable.

**THE FIRST PARTY** hereby further promises, covenants and agrees with the second party as follows:

1. Upon receipt of the final payment from the second party a **Warranty Deed** will be given from **Johnny Dell Holland, II** in consummation of this agreement for deed.

**IT IS MUTUALLY AGREED** that the terms "first party" and "second party" whenever and wherever used herein shall include jointly and severally all persons of more than one who are so designated in the caption hereof and their heirs, successors, legal representatives or assigns, and any word herein referring to the masculine gender shall include the feminine and neuter genders whenever the context requires or demands.

IN WITNESS WHEREOF, the parties to these presents have hereunto duly and properly executed this contract in duplicate the day and year first above written.

SIGNED IN THE PRESENCE OF THE FOLLOWING WITNESSES  
**(TWO SEPARATE DISINTERESTED WITNESSES REQUIRED)**

Witness Signature: [Signature] [Signature]  
Printed Name: Richard P. Caruana Johnny Dell Holland, II

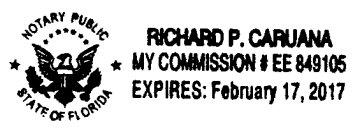
Witness Signature: [Signature]  
Printed Name: Mika L. Caruana

STATE OF Florida  
COUNTY OF Hernando

The foregoing instrument was acknowledged before me this 02 day of January, 2014 by Johnny Dell Holland, II who is personally known to me or who has produced driver license(s) as identification.

My Commission expires: Feb. 17, 2017 [Signature]  
Notary Public Signature  
Printed Name: Richard P. Caruana  
Serial Number EE 849105

(SEAL)



SIGNED IN THE PRESENCE OF THE FOLLOWING WITNESSES  
**(TWO SEPARATE DISINTERESTED WITNESSES REQUIRED)**

Witness Signature: [Signature] [Signature]  
Printed Name: Richard P. Caruana Sieanna C. Segur

Witness Signature: [Signature]  
Printed Name: Mika L. Caruana

STATE OF Florida  
COUNTY OF Hernando

The foregoing instrument was acknowledged before me this 02 day of January, 2014 by Sieanna C. Segur who is personally known to me or who has/have produced driver license(s) as identification.

My Commission expires: Feb. 17, 2017 [Signature]  
Notary Public Signature  
Printed Name: Richard P. Caruana  
Serial Number EE 849105

(SEAL)

