SHIP

Estimated Project Costs

Rehabilitation/Replacement 15384.340554028.5334420

Homeowner:	Akiyo Aizawa-Hill	Case No. RC25-SHIP-001				
	690 E. Findley Ave					
	Eagle Lake, FL 33839					
Bid Amount HO Contribution	\$	171,900.00			\$	171,900.00
0% Payback Mortgage						
Deferred Mortgage	\$	171,900.00			\$	171,900.00
Soft Costs (SHIP GRANT)						
Service Delivery	\$	4,481.00			\$	4,481.00
Appraisal	\$	400.00			\$	400.00
Survey	\$	990.00			\$	990.00
Blue Prints	\$	450.00			\$	450.00
Septic Tank Pumpout	\$	-			\$	-
Soil Test	\$	-			\$	-
Septic Tank Permit	\$	-			\$	-
Variance Fee	\$	635.00			\$	635.00
Temp. Relocation	\$	3,600.00			\$	3,600.00
Insurance	\$	-			\$	-
NOC Filing Fee	\$	13.00			\$	13.00
Mortgage Doc. Fee	\$	602.00			\$	602.00
Mortgage Recording Fee	\$	61.00			\$	61.00
Total	\$	11,232.00			\$	11,232.00
TOTAL PROJECT COSTS					\$	183,132.00
*******	*******	******	*****	******	******	*****
Polk Deferred Mortgage 8	Security Agreement		\$	171,900.00		
0% Payback Mortgage			\$	-		
Grant Agreement			\$	11,232.00		
TOTAL			\$	183,132.00		

This Document Prepared By:
Helen R. Sorhaindo
Housing and Neighborhood Development
Housing Development Section
P.O. Box 9005, Drawer HS04
Bartow, FL 33831-9005

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) REHABILITATION/REPLACEMENT DEFERRED MORTGAGE AND SECURITY AGREEMENT

I. DUTIES AND OBLIGATIONS

 Owner(s), in order to secure the performance of the Owner(s) of all agreements and conditions in the Note, this Mortgage, and any other loan agreement or instruments securing the Note does hereby mortgage, pledge, assign and grant a security interest to Lender in the following described property (hereinafter referred to as "Property"), situated at 690 E. Findley Ave., Eagle Lake, FL 33839, and more particularly described as:

Legal Description:

East 83 feet of the North 40 feet of Lot 1 in Block 6 of MANN & CREEL'S SUBDIVISION, according to the map or plat thereof in Plat Book 8, page 25, public records of Polk County, Florida.

- A. All improvements now or hereafter erected on the Property; and
- B. All easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and improvements, structures, and fixtures attached to the Property, now and hereafter; and
- C. All rents, issues, profits, revenue, income, condemnation awards, insurance proceeds and other benefits from the property described above; provided, however, that permission is hereby given to Owner so long as no default has occurred hereunder, to collect, receive and use such benefits from the property as they become due and payable.

- 2. Owner(s) warrants that Owner is indefeasibly seized of the Property in fee simple, and that the Owner has lawful authority to convey, mortgage, and encumber the Property. Owner warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.
- 3. Owner(s) agree that Owner(s), his heirs, and legal representatives shall:
 - A. perform and comply with, and abide by all stipulations, agreements, conditions and covenants of this Mortgage and the Note, and
 - B. shall duly pay all taxes and all insurance premiums reasonable required, and
 - C. keep the buildings on the premises in good repair and preservation, and
 - D. pay all costs and expenses including reasonable attorney's fees that Lender may incur in collecting money secured by this Mortgage, and also enforcing this Mortgage by suit or otherwise, and
 - E. fulfill all Owner's obligations under any home rehabilitation, improvement, repair or other loan agreement which Owner enters into with Lender.

II. EVENTS OF DEFAULT

- 1. Any one of the following shall constitute an event of default:
 - A. Owner(s) fails to repair or replace any buildings or improvements damaged by fire or other casualty to the satisfaction of the Lender, or
 - B. Owner(s) fails to maintain the Property in conformance with all local building, zoning and other applicable ordinances or codes, or
 - C. the Property is sold or otherwise transferred without Lender's written approval, or
 - D. if the dwelling ceases to be the full-time residence of the Owner while the Mortgage remains a lien thereon without Lender's written approval, or
 - E. Owner refinances the property without prior consent from the Lender, or
 - F. Owner(s) violates any other terms, covenants, provisions, or conditions of this Mortgage, the Note, other loan agreements or instruments securing the Note, or the Homeowner Assistance Agreement.
- 2. Acceleration: Remedies. If an event of default shall have occurred, the Lender, at the Lender's option, may declare the outstanding principal amount of the Note and all other sums secured hereby, to be due and payable immediately. Upon such declaration, such principal and other sums shall immediately be due and payable without demand or notice and said principal sum shall bear interest from the date of default until paid at a rate not to exceed three percent (3%) per annum.

The County, at its option, may prepare an alternative promissory note ("Alternative Note") requiring monthly payments of principal and interest. All payments on the Alternative Note shall be applied first to the interest due on the Note, and the remaining balance shall be applied to late charge, if any.

The Owner has the right to reject the Alternative Note by paying the principal amount of the Note within thirty (30) days of default. Failure of the Owner to pay the principal amount of the Note or execute an Alternative Note within thirty (30) days of default of the deferment will constitute failure on the part of the Owner. Such failure will be subject to suit by the County to recover the Note.

Furthermore, the Owner agrees that the Lender may proceed by suit or suits at law or in equity or by any other appropriate proceeding or remedy to; (a) enforce payment of the Note or the performance of any term hereof or any other right; (b) foreclose this Mortgage and to sell, as an entirely or in separate lots or parcels, the Property under the judgment or decree of a court or courts of competent jurisdiction; and (c) pursue any other remedy available to it.

No right, power or remedy conferred upon or reserved to Lender by the Note, this Mortgage or any other instrument securing the Note, is exclusive of any other right, power of remedy, but each and every such right, power and remedy shall be cumulative and concurrent and shall be in addition to any other right, power and remedy given hereunder on under the Note or any other instrument security the Note, now or hereafter existing at law, in equity or by statute.

III. GENERAL PROVISIONS

- 1. <u>No Waiver</u>. No delay or omission of Lender to exercise any right or remedy accruing upon any event of default shall exhaust or impair any such right, power or remedy or shall be construed to waive any event of default or to constitute acquiescence therein.
- 2. Governing Law. This Mortgage and all disputes as to the subject matter of this Mortgage between Owner(s) and Lender shall be governed by the laws of Florida.
- 3. <u>Venue</u>. All disputes involving the subject matter of this Mortgage shall be brought in a competent court in Polk County, Florida.
- 4. <u>Modification of Agreement</u>. All modification to this Mortgage must be in writing and signed by both Owner(s) and Lender.
- 5. <u>Separation of Inappropriate Provisions</u>. If any provision of this Mortgage shall be deemed inappropriate by a court, the inappropriate provision shall be severed, and the rest of this Mortgage shall remain enforceable between Owner(s) and Lender.
- 6. <u>Successors and Assigns Bound</u>. This mortgage shall be binding on the parties, their assigns, successors, representatives or administrators. In the event that a sole Owner should die, or upon the death of the survivor of Joint Owners, the obligations created herein shall be binding upon the Estate, personal representative, heirs, or devisee of the deceased Owner.

IN WITNESS WHEREOF, the parties hereto the undersigned as duly authorized.	have caused this contract to be executed by
Attest:	Owner(s):
Witness	Akiyo Aizawa-Hill
Print Name of Witness Witness Address: Housing & Neighborhood Development 1290 Golfview Avenue P.O. Box 9005 Drawer HS04 Bartow, FL 33831-9005	
STATE OF FLORIDA COUNTY OF POLK	
The foregoing instrument was acknowled presence or online notarization, this <u>Aizawa-Hill</u> , who is personally known tidentification.	ged before me by means of \square physical by <u>Akiyo</u> o me or \square has produced as
(AFFIX NOTARY SEAL)	Notary Public Print Name My Commission Expires:

This Document Prepared by:
Helen R. Sorhaindo
Housing and Neighborhood Development
Housing Development Section
P.O. Box 9005, Drawer HS04
Bartow, FL 33831-9005

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) REHABILITATION/REPLACEMENT DEFERRED MORTGAGE AND SECURITY AGREEMENT MORTGAGE NOTE

NAME: Akiyo Aizawa-Hill

ADDRESS: 690 E. Findley Ave., Eagle Lake, FL 33839

CASE NUMBER: <u>RC25-SHIP-001</u> LOAN AMOUNT: \$171, 900.00

This Mortgage Note ("Note") is made on the date last signed below ("Effective Date"). The Grantors are Akiyo Aizawa-Hill, whose mailing address is 690 E. Findley Ave., Eagle Lake, FL 33839. For value, the Owner promise to pay to the order of Polk County ("County"), a political subdivision of the State of Florida One Hundred Seventy-One Thousand Nine Hundred and No/100 Dollars (\$171,900.00), payable in one installment at Bartow, Florida or at such a place as may hereafter be designated in writing by the County. This debt is secured by the Mortgage and Security Agreement ("Mortgage") dated the same date as this Note.

The Note shall be for a period of **fifteen (15) years** from the date of recording the Deferred Mortgage and Security Agreement as referenced in the SHIP Program Rehabilitation/Replacement Program Homeowner Assistance Agreement. Repayment of this Note shall take place in the following manner:

- 1. If a default occurs, the Note shall be due and payable in full.
- 2. If no default occurs, the debt shall be permanently forgiven at the expiration of the **fifteenth** (15th) year.

This Note incorporates, and is incorporated into, the Mortgage of even date of the Property described above.

The Owner reserve(s) the right to prepay at any time all or any part of the principal amount of this Note without the payment of penalties or premiums.

If default be made in the payment of any sums mentioned herein or in said Mortgage, or in the performance of the mortgage, then the entire principal sum shall at the option of the County become at once due and collectible without notice, time being of the essence.

and said principal sum shall bear interest from the date of default until paid at a rate not to exceed three percent (3%) per annum. Failure to exercise this option shall not

constitute a waiver of the right to exercise the same in the event of any subsequent default.

The County, at its option, may prepare an alternative promissory note ("Alternative Note") requiring monthly payments of principal and interest. All payments on the Alternative Note shall be applied first to the interest due on the Note, and the remaining balance shall be applied to late charge, if any. The Owner has the right to reject the Alternative Note by paying the principal amount of this Note within thirty (30) days of default of the deferment. Failure of the Owner to pay the principal amount of this Note or execute an Alternative Note within thirty (30) days of default of the deferment will constitute failure on the part of the Owner. Such failure will be subject to suit by the County to recover on this Note.

If a suit is instituted by the County to recover on this Note, the Owner agree(s) to pay all costs of such collection, including reasonable attorney's fees and court costs.

This Note is secured by a Mortgage on real estate of even date duly filed for record in Polk County, Florida. The terms of said Mortgage are by this reference made a part hereof.

Demand, protest and notice of demand and protest are hereby waived, and the Owner hereby waives, to the extent authorized by law, any and all homestead and other exemption rights which otherwise would apply to the debt evidenced by this Note.

Each person liable hereon whether maker or his heirs, legal representatives or assigns, hereby waives presentment, protest, notice, notice of protest and notice of dishonor and agrees to pay all costs, including a reasonable attorney's fee, whether suit be brought or not, if, after maturity of this Note or default hereunder, or said Mortgage, counsel shall be employed to collect this Note or to protect the security of said Mortgage.

Whenever used herein the terms "holder", "maker", and "payee" shall be construed in the singular or plural as the context may require or admit.

[SIGNATURES APPEAR ON FOLLOWING PAGE]

IN WITNESS WHEREOF, the parties hereto have caused this contract to be executed by the undersigned as duly authorized.						
Attest:	Owner(s):					
Witness	Akiyo Aizawa-Hill					
Print Name of Witness Witness Address: Housing & Neighborhood Development 1290 Golfview Avenue P.O. Box 9005 Drawer HS04 Bartow, FL 33831-9005						
STATE OF FLORIDA COUNTY OF POLK						
The foregoing instrument was acknowledged by presence or online notarization, this of Aizawa-Hill, who is personally known to me identification.	day of, by <u>Akiyo</u>					
(AFFIX NOTARY SEAL)	Notary Public Print Name My Commission Expires:					

RESIDENT INCOME CERTIFICATION — Homeownership/DPA Florida Housing Finance Corporation State Housing Initiatives Partnership (SHIP) Program

		State Housing Initiatives Partnership	(SHIP) Program	
Effe	ective Date:	Allocation Year:		
. F	a. 🔽 C	ormation (select one) urrent homeowner ome buyer Existing Dwelling Newl	y Constructed Dwelling	3
	Closir Intere	check all that apply) Payment Assistance g Costs st Subsidy Guarantee Principal Bu Rehabilitati Emergency Other	on	
	Member	formation: Include all household members Full Name	Relationship to Head	Age
	1	Akiyo Aizawa-Hill	HEAD	71
	2			
	3			
	4			
	5			
	6			
	7			
	8			

D. Assets: All household members including assets owned by minors

Member	Asset Description		Ca	ish Value	Income from Assets
1	MidFlorida Savings Account #6675	0.00			
2	MidFlorida Checking Account #158	2 - \$32.46		0.00	0.00
3	Regions Bank Checking Account #8	8401 - \$44.55	1	0.00	0.00
4					
5					
6					
7					
8					
Total Cash	Value of Assets	D(a)	\$	0.00	
Total Inco	D(b)	\$			
If line D(a) which actu income foi calculate ii income ca	\$				

(.45%). Combine both amounts and enter results in D(c), which must be counted on page two alongside other sources of household income.

E. Anticipated Annual Income: Includes unearned income and support paid on behalf of minors.

Member	Wages / Salaries (include tips, commission, bonuses and	Benefits / Pensions	Public Assistance	Other Income	*Asset Income
1	18,956.86	20,510.40			(Enter the
2					greater of
3					box D(b)
4					or
5					box D(c),
6					above,
7					in box E(e)
8					below)
_	(a)	(b)	(c)	(d)	(e)
Totals	\$ 18,956.86	\$ 20,510.40	\$ 0.00	\$ 0.00	\$ 0.00
Enter total of it Household Inco	ems E(a) through E(e ome	e). This amount is	the <u>Annual Antic</u>	ipated	\$ 39,467.26

F. Recipient Statement: The information on this form is to be used to determine maximum income for eligibility. I/we have provided, for each person set forth in Item C, acceptable verification of current and anticipated annual income. I/we certify that the statements are true and complete to the best of my/our knowledge and belief and are given under penalty of perjury. WARNING: Florida Statute 817 provides that willful false statements or misrepresentation concerning income and assets or liabilities relating to financial condition is a misdemeanor of the first degree and is punishable by fines and imprisonment provided under S 775.082 or 775.83.

Akiyo Aizhwa hill (Feb. 20, 2025 16 55 EST)	Date	Feb 20, 2025
Signature of Head of Household		
	Date	
Signature of Spouse or Co-Head of Household		
	Date	
Signature of Household Member (over 18 years)		
	Date	
Signature of Household Member (over 18 years)		
	Date	
Signature of Household Member (over 18 years)		
	Date	
Signature of Household Member (over 18 years)		

purs	uant to i	item F, he	reof, 1	he fam	ily or	indiv	idual(s) r	ame	ed in ite	m C o	f this R	n the proof lesident Ind ividual(s) co	come Ceri	tification	ition submitted i is/are eligible eck one)
	not exc	s ely Low I seed 30% um Incom	of the	AMI as	louse dete	hold rmin	means ir ed by HU	ndivi D wi	duals o	r famil stmen	lies wh	iose annua household	l income (size.	does	
												nnual inco sehold size		not	
		um Incom				,-		_							
	80% of Maxim Moder	the AMI a um Incom ate Incon	as det ne Lim n e (M i	ermined it:) House	by H	S 4 mea	vith adju 42,800.0 ns indívic	stme 0 Iuals	ents for or fam	house	hold s hose a	annual inco	me does		
	Maxim 121-14 140% o	um Incom	e Lim I e Ho l as de	it: I sehold termine	mea	ns inc	dividuals	or fa	milies	whose	annua	usehold siz al income d size.		xceed	
Based upon t		ann mçon	e ciiii			 (year	r)								
Income Limit	s for	2024				(MS	A or Cour	ity)	Polk	Count	ty				
Signa	ture of	the SHIP	Admir	nistrato	r or H	lis/H	er Design	ateo	d Repre	senta	tive:				
Signature			1/	are	٠,	1	nes	The second	0		Date	10	126	120	5
Name (print	or type)	Ma	rie Sr	noker							Title	Housing Ad	ministrative S	Supervisor	
H. Hous	ehold D	ata (to be	com	oleted b	у Неа	ad of	Househo	ld o	nly)						
Household e	lects to	not parti	cipate							(1	nitials	of Househ	old Head)		
					Head	d of i	louseho	d Da	ata						1
		В	Race	/ Ethni	icity							By A	ge		1
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Farm v	vorker	De		mental bled	ly	Hon	neless		Elder	ly	1	cial Needs define)		l Needs fine)	
									1]

NOTE: Information in this Section H is being gathered for statistical use only. No resident is required to give such information

unless they desire to do so. Refusal to provide information in this Section will not affect any right household has as residents. There is no penalty for households that do not complete the form.

Florida Housing Finance Corporation State Housing Initiatives Partnership (SHIP) Program Asset Guidelines

Follow these guidelines when completing Section D of the Resident Income Certification (RIC) form.

Net family assets are defined as the net cash value of all assets owned by the family, after deducting reasonable costs that would be incurred in disposing of real property, savings, stocks, bonds, and other forms of investment, except as excluded.

ANNUALLY ADJUSTED ASSET THRESHOLD AMOUNT AND VERIFICATION REQUIREMENTS

- When the total net value of assets is equal to or less than \$51,600, the family may self-certify assets.
- The threshold amount effective January 1, 2025 is \$51,600.
- When the total net value of assets exceeds \$51,600, each asset must be verified.
- The most current bank statement may be used to verify checking and savings account.

INSTRUCTIONS FOR COMPLETING SECTION D (NET FAMILY ASSETS) ON RESIDENT INCOME CERTIFICATION FORM

- Include assets owned by all family members, including assets owned by minors. Do not include assets owned by foster adults or foster children.
- Include only those assets that are not excluded from net family assets (see below for a list of exclusions).
- Actual income from assets is always included in a family's annual income, regardless of the total value of net family
 assets or whether the asset itself is included or excluded from net family assets, unless that income is specifically
 excluded by 24 CFR § 5.609(b).
- Calculate and include imputed income only when the following 3 conditions are met:
 - 1. The value of net family assets exceeds \$51,600.
 - 2. The specific asset is included in net family assets; and
 - Actual asset income cannot be calculated for the specific asset.
- The Passbook Rate should be used to calculated imputed income. The current rate is 0.45%.
- Actual income can be \$0.00. For example, a checking account with a 0% interest rate has an actual income of \$0.00.
 Imputed income would not be calculated.
- The cash value of real property or other assets with negative equity would be considered \$0 for the purposes of calculating net family assets.

REQUIRED EXCLUSIONS FROM NET FAMILY ASSETS

- The value of necessary items of personal property (see below for a list of necessary personal property).
- The value of all non-necessary items of personal property with a total combined value of \$51,600 or less, annually
 adjusted for inflation.
- The value of any account under a retirement plan recognized as such by the Internal Revenue Service, including Individual Retirement Accounts (IRAs), employer retirement plans (e.g., 401(k), 403(b)), and retirement plans for self-employed individuals.
- The value of real property that the family does not have the effective legal authority to sell in the jurisdiction in which the property is located.
- Any amounts recovered in any civil action or settlement based on a claim of malpractice, negligence, or other breach
 of duty owed to a family member arising out of law that resulted in a member of the family being a person with
 disabilities.
- The value of any Coverdell education savings account under section 530 of the Internal Revenue Code of 1986; the

- value of any qualified tuition program under section 529 of such Code; and the amounts in, contributions to, and 61 distributions from any Achieving a Better Life Experience (ABLE) account authorized under section 529A of such code.
- The value of any "baby bond" account created, authorized, or funded by the federal, state, or local government (money held in trust by the government for children until they are adults).
- Interests in Indian trust land.
- Equity in a manufactured home where the family receives assistance under 24 CFR Part 982.
- Equity in property under the Homeownership Option for which a family receives assistance under 24 CFR Part 982.
- Family Self-Sufficiency accounts.
- Federal tax refunds or refundable tax credits for a period of 12 months after receipt by the family.
- The full amount of assets held in an irrevocable trust.
- The full amount of assets held in a revocable trust where a member of the family is the beneficiary, but the grantor/owner and trustee of the trust is not a member of the participant family or household.

EXAMPLES OF NECESSAR	RY AND NON-NECESSARY PERSONAL PROPERTY						
(This is not an exhaustive list.)							
Necessary Personal Property (Excluded from Net Family Assets)	Non-Necessary Personal Property (Excluded when total is equal to/less than \$51,600)						
 Car(s)/vehicle(s) that a family relies on for transportation for personal or business use (e.g., bike, motorcycle, skateboard, scooter) 	 Recreational car/vehicle not needed for day-to-day transportation (campers, motorhomes, travel trailers, all-terrain vehicles (ATVs)) 						
Furniture, carpets, linens, kitchenware	Bank accounts or other financial investments (e.g., checking account, savings account, stocks/bonds)						
Common appliances	Recreational boat/watercraft						
 Common electronics (e.g., radio, television, DVD player, gaming system) 	 Expensive jewelry without religious or cultural value, or which does not hold family significance 						
Clothing	Collectibles (e.g., coins/stamps)						
 Personal effects that are not luxury items (e.g., toys, books) 	Equipment/machinery that is not used to generate income for a business						
 Wedding and engagement rings 	Items such as gems/precious metals, antique cars, artwork, etc.						
 Jewelry used in religious/cultural celebrations and ceremonies 							
Religious and cultural items							
Medical equipment and supplies							
 Health care—related supplies 							
 Musical instruments used by the family 							
 Personal computers, phones, tablets, and related equipment 							
 Professional tools of trade of the family, for example professional books 							
 Educational materials and equipment used by the family, including equipment to accommodate persons with disabilities 							
 Equipment used for exercising (e.g., treadmill, stationary bike, kayak, paddleboard, ski equipment) 							
 Items of personal property not considered necessity 	essary will be classified as non-necessary.						

Florida Housing Finance Corporation State Housing Initiatives Partnership (SHIP) Program Asset Self-Certification (Complete only one form per household; include assets of children.) For the following asset types, include the current Cash Value of each asset held by any family member and the actual income that the asset earns. *Cash value is current market value minus cost to convert an asset to cash, such as broker's fees, settlement costs, outstanding loans, penalties for early withdrawal, etc.* **Household Name:** PART I. ASSETS DISPOSED OF FOR LESS THAN FAIR MARKET VALUE(FMV) Within the past two (2) years, I/we have sold or given away assets below their fair Yes No market value (FMV). FMV -Asset #1: Date of Disposal: \$ amt received: FMV -Asset #2: Date of Disposal: \$ amt received: PART II: FEDERAL TAX RETURN OR REFUNDABLE FEDERAL TAX CREDIT Have you received a federal tax return or refundable federal tax credit in the last 12 Yes No

	I/we have non-necessary personal property which is listed here'								
I/we do not have any non-necessary personal property									
Type of Asset	(A) Cash Value*	(B) Annual Income	Type of Asset	(A) Cash Value*	(B) Annual Income				
Cash on Hand	\$	N/AP	Cryptocurrency	\$	\$				
Pre-paid Debit Card (including Govt. Benefits)	\$	N/AP	Money Market/ CD	\$	\$				

PART III: NON-NECESSARY PERSONAL PROPERTY (NNPP)

Amount of return/credit: \$

months?

etc.)				
Whole Life Ins	\$ \$	Other:	\$ \$	

Non-Account Based Possessions not general held in an account such as vehicles used for recreation (e.g., RVs, ATVs, and Boats), antique cars, collectibles (e.g. stamps, jewelry, coins, and artwork.), and equipment/machinery that is not used to generate income for a business				
escription (A) Cash Value *				
	\$			
	\$			
	\$			
	\$			

PART IV. REAL PROPERTY	
I/we have real property which is listed here.	
I/we do not have any real property.	

Description of Property	(C) Cash Value*	(D) Income	
	\$	\$	
	\$	\$	

Under penalty of perjury, I/we certify that the information presented in this certification is true and accurate to the best of my/our knowledge. The undersigned further understand(s) that providing false representations herein constitutes an act of fraud. False, misleading, or incomplete information may result in the termination of a lease agreement.

Signature of Applicant/Tenant	Date	Т	Signature of Applicant/Tenant	П	Date	
			pp			

PENALTIES FOR MISUSING THIS CONTENT: Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States Government. HUD and any owner (or any employee of HUD or the owner) may be subject to penalties for unauthorized disclosures or improper uses of information collected based on the consent form. Use of the information collected based on this verification form is restricted to the purposes cited above. Any person who knowingly or willingly requests, obtains, or discloses any information under false pretenses concerning an applicant or participant may be subject to a misdemeanor and fined not more than \$5,000. Any applicant or participant affected by negligent disclosure of information may bring civil action for damages and seek other relief, as may be appropriate, against the officer or employee of HUD or the owner responsible for the unauthorized disclosure or improper use. Penalty provisions for misusing the social security number are contained in the Social Security Act at 208 (a) (6), (7), and (8). Violations of these provisions are cited as violations of 42 USC 408 (a), (6), (7), and (8).

SHIP H-RIC Rev. 01/2024

Aizawa RIC

Final Audit Report

2025-02-20

Created:

2025-02-20

By:

Helen Sorhaindo (HelenSorhaindo@polk-county.net)

Status:

Signed

Transaction ID:

CBJCHBCAABAAkxJ7TWbyk0HSZFmwyAsnaXgusqWUa5rl

"Aizawa RIC" History

Document created by Helen Sorhaindo (HelenSorhaindo@polk-county.net) 2025-02-20 - 9:51:04 PM GMT

Document emailed to keyhill1129@gmail.com for signature 2025-02-20 - 9:51:45 PM GMT

Email viewed by keyhill1129@gmail.com 2025-02-20 - 9:53:50 PM GMT

Signer keyhill1129@gmail.com entered name at signing as Akiyo Aizawa hill 2025-02-20 - 9:55:34 PM GMT

Document e-signed by Akiyo Aizawa hill (keyhill1129@gmail.com)
Signature Date: 2025-02-20 - 9:55:36 PM GMT - Time Source: server

Agreement completed. 2025-02-20 - 9:55:36 PM GMT This document prepared by and return to:
Mara Shaughnessy, Esquire
618 East Bloomingdale Avenue
Brandon, Florida 33511

Printed Name of Witness

INSTR # 2020050235
BK 11163 Pss 551-552 PG(s)2
RECORDED 03/04/2020 11:09:18 AM
STACY M. BUTTERFIELD, CLERK OF COURT
POLK COUNTY
DEED DOC \$0.70
RECORDING FEES \$18.50
RECORDED BY Jesscast

Quit Claim Deed

This Quit Claim Deed, Executed this 20 day of JANUARY, 2020 A.D., Between Lisa Appleton, whose post office address is 204A Deer Haven Rd NE, Pilot, VA 24138-1672, Melodie Dawn Wenger, whose post office address is 281 Deer Haven Rd NE, Pilot, VA 24138-1672, and Emre Appleton, whose post office address is 204A Deer Haven Rd NE, 24138-1672, Tenants in Common, Grantors, TO Akiyo Aizawa-Hill, 690 East Findley Avenue, Eagle Lake, Florida 33839, a single woman, as Grantee.

Witnesseth that the GRANTOR, for and in consideration of the sum of TEN DOLLARS (\$10), and other good and valuable consideration to grantor in hand paid by GRANTEE, the receipt whereof is hereby acknowledged, has granted, bargained, and to the said GRANTEE and GRANTEE'S heirs, successors, and assigns forever, the following described land, situate, lying and being in the County of Polk, State of Florida to wit:

East 83 feet of the North 40 feet of Lot 1 in Block 6 of MANN & CREEL'S SUBDIVISION, according to the map or plat thereof recorded in Plat Book 8, page 25, public records of Polk County, Florida.

The Property Appraiser's Parcel Identification Number is: 26-29-07-678500-006011

To Have and to Hold the same together with all and singular the appurtenances thereunto belonging or in anywise appertaining, and all the estate, right, title, interest, lien, equity and claim whatsoever of grantor, either in law or equity, for the use, benefit, and profit of the said grantee forever.

In Witness Whomas	
above written Signed could and delivered in	or has hereunto set his hand and seal the day and year first
above written. Signed, sealed and delivered in ou	r presence:
and St. Maria	lic- Amortin
Signature of Witness as to List Appleton	Coa Thousand
JOEC SHAPERAN	LISA APPLETON
Printed Name of Witness	
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//dm	
Signature of Vitness as Lisa Appleton	
Joe Wareline	JOE LORENZO WAREING
Printed Name of Witness	NOTARY PUBLIC REGISTRATION # 7590871
	OUMMONWEALTH OF VIDCINIA
	MY COMMISSION EXPIRES
STATE OF Virginia	
COUNTY OF FLOYD	Ī
	20 001
The foregoing instrument was acknowled	lged before me this 68 day of 11. 2020 by
LISA APPLETON who produced _ driver	as identification.
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~ .	Notary Public
~ 000.11	110012 1) - 1000 -
Jour Shopping	WHOM LAWN NOW
Signature of Witness as 10 Melodio Down Wenger	MELODIE DAWN WENGER
JOELSHAFFRAN	
Printed Name of Witness	
1/100	
Cian dura d'Wirman on Alfadia Dawn Wan	8
Sign ure Witness as Woodie Dawn Wenger	

STATE OF VA COUNTY OF FLOVE
The foregoing instrument was acknowledged before me this 20 day of JAN., 2020 by MELODIE DAWN WENGER who produced
Notary Public
Signature of Witness as to Emre Appleton Printed Name of Witness Emre 2. Appleton EMRE APPLETON
JOE LORENZO WAREING NOTARY PUBLIC REGISTRATION # 7590871 COMMONWEALTH OF VIRGINIA MY COMMISSION EXPIRES
STATE OF VA
The foregoing instrument was acknowledged before me this 20 day of 1000 by EMRE APPLETON, who produced 10000 (COUSE as identification.
Notary Public