

Record and Return to:

Marion County Community Services Department
2710 E. Silver Springs Blvd.
Ocala, FL 34470

This Document Prepared By:

Marion County Community Services Department
2710 E. Silver Springs Blvd.
Ocala, FL 34470

Property Appraiser's Parcel ID No.: 11501-003-005

MODIFICATION AGREEMENT

THIS MODIFICATION AGREEMENT is entered into on June 13, 2025 by and between LAUREN HALL, A SINGLE WOMAN, (hereinafter "Borrower") and Marion County, a Political Subdivision of the State of Florida (herein "Lender"), organized and existing under the laws of the State of Florida whose address is 601 SE 25th Ave. Ocala, FL 34471 with reference to the following facts:

1. Borrower has executed a Promissory Note (the "Note") in favor of the Lender in the original principal sum of \$59,000.00 dated May 19th, 2006, which is secured by a Mortgage (the "Mortgage") of even date, recorded on May 26th, 2006, BOOK 04451 PGS 0944-0950 in the official records of Marion County, Florida

WHEREAS, the Borrower(s) have requested the Lender modify certain terms of the Note and Mortgage, and

WHEREAS, the Lender is agreeable to the terms of the requested Modification of Mortgage and Note, and

WHEREAS, the parties desire to restate the modified terms of said loan so that there will be no misunderstanding of the matter,

NOW THEREFORE, in consideration of the mutual promises of the parties hereto, and other valuable considerations, the receipt and sufficiency of which are hereby acknowledged, the parties agree as follows:

1. Effective June 13, 2025
2. The parties intend that the Note and Mortgage be modified only to the extent provided herein and all other terms and provisions of the Note and Mortgage, shall remain unaltered by this modification.
3. Mortgage will be modified to change the Borrower from LAUREN HALL, A SINGLE WOMAN to LAUREN MCKITTRICK, A MARRIED WOMAN and to add her husband CRAIG MCKITTRICK, A MARRIED MAN, as Borrower. Lauren McKittrick and Craig McKittrick shall have all rights and duties of Borrower under the Note and Mortgage.
4. The Borrower hereby warrants and covenants that the Mortgage is a valid second mortgage lien upon the property and that said Mortgage is superior in lien and dignity to any other lien or encumbrance which may have attached to the property, with the exception of the first mortgage to SUNTRUST MORTGAGE, INC.. Borrower further covenants that there have been no intervening liens or encumbrances filed against the borrower or the property since the execution and recording of the Mortgage, except as provided herein.

IN WITNESS WHEREOF, the parties hereto have set their signs and seals on day first mentioned above.

Signed, sealed, and delivered
In the presence of:

Vanessa Tucker
Witness Signature
Vanessa Tucker
Witness Print Name 2716 E 33. Blvd, Ocala, FL 34470

[Signature]
Witness Signature
2716 E 33. Blvd, Ocala, FL 34470
Witness Print Name

Lauren McKittrick
Borrower Signature
Lauren McKittrick
Borrower Printed Name

[Signature]
Borrower Signature
Craig McKittrick
Borrower Printed Name

STATE OF FLORIDA
COUNTY OF MARION

The foregoing instrument was acknowledged before me by means of X physical presence or
online notarization, this June 13th day of 2025 by Craig
+ Lauren McKittrick who is/are personally known to me or has/have produced
X FLDL as identification and who did not take an oath.

Seal



ABIGAIL GONZALEZ
Notary Public
State of Florida
Comm# HH343182
Expires 12/20/2026

[Signature]
Signature - Notary Public (Seal)

Print Name: Abigail Gonzalez
My Commission Expires: 12/20/2026

ATTEST:

Gregory C. Harrell
Clerk of Court

Date: _____

MARION COUNTY,
a political subdivision of the State of Florida

By: _____
Kathy Bryant
Chairman

Date: _____

FOR USE AND RELIANCE OF
MARION COUNTY ONLY,
APPROVED AS TO FORM AND
LEGAL SUFFICIENCY

Matthew Minter
Matthew Minter
County Attorney