

**Synergy Consulting LLC**

11 Beach Dr SE

Saint Petersburg, FL 33701

727-732-2946

**DEMAND FOR PAYOFF****As of Date 01/20/2026  
Payoff Valid Until 01/20/2026**

J & J Investments - Joseph M Radcliff  
1425 Ocean Shore Blvd  
Ormond Beach, FL 32176

**Loan Number:** L10000336**Property:** 13324 Sunkiss Loop, 13324 Sunkiss Loop  
Windermere, FL 34786

You are authorized to use the following amounts to pay off the above-mentioned loan.  
All necessary legal documents will be forwarded to the trustee for Full Reconveyance upon receipt of the payment in full.

Principal	\$150,000.00
Accrued Interest	\$2,762.50 As of 01/20/2026
Unpaid Interest	\$412.50
Late Fees	\$325.00
Pre-Payment Penalty	\$3,250.00
Other Expense	\$1,500.00
Payoff Fee	\$75.00
Satisfaction – Wire-Recording Fees	\$325.00
<b>Total Due</b>	<b>\$158,650.00</b>

Please add **\$54.17** daily interest for each additional day after **01/20/2026**

We reserve the right to amend this demand should any changes occur that would increase the total amount for payoff. **Please note that this demand is valid until 01/20/2026**, at which time you are instructed to contact this office for additional instructions (DEMAND FORWARDING FEES ARE DUE EVEN UPON CANCELLATION OF YOUR ESCROW).

Payoff funds must be made payable to **Synergy Consulting LLC** and will be accepted by CERTIFIED FUNDS, WIRE TRANSFER OR A TITLE COMPANY CHECK.

Sincerely,

Nevene Tadros

727-732-2946