

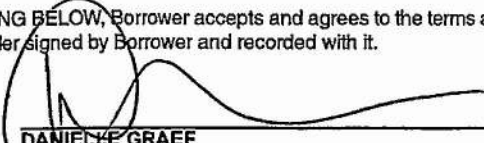
LOAN #: 1001261752

releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

28. Attorneys' Fees. As used in this Security Instrument and the Note, attorneys' fees will include those awarded by an appellate court and any attorneys' fees incurred in a bankruptcy proceeding.

29. Jury Trial Waiver. The Borrower waives any right to a trial by jury in any action, proceeding, claim, or counterclaim, whether in contract or tort, at law or in equity, arising out of or in any way related to this Security Instrument or the Note.

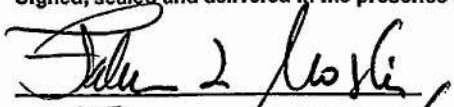
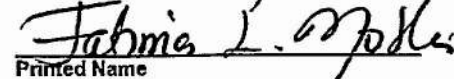
BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider signed by Borrower and recorded with it.


DANIELLE GRAEF
8701 Wesleyan Dr #708
Fort Myers, FL 33919

1/26/24

(Seal)
DATE

Signed, sealed and delivered in the presence of:



Printed Name

9371 Cypress Lake Dr. Unit 1
Witness Post Office (Mailing) Address 1

Fort Myers, FL 33919
Witness Post Office (Mailing) Address 2

Printed Name

Witness Post Office (Mailing) Address 1

Witness Post Office (Mailing) Address 2