Orlando Office:

Arias Bosinger, PLLC
280 W. Canton Ave., Ste. 330
Winter Park, Florida 32789
(407) 636-2549

ARIAS BOSINGER LACQUANITI
REAL ESTATE & ASSOCIATION ATTORNEYS

Melbourne Office:

Arias Bosinger, PLLC
845 E. New Haven Ave
Melbourne, Florida 32901
(321) 351-1899

October 30, 2026

Ellis Ray Akins
[redacted]

Sent Regular Mail and Certified Mail Return Receipt Requested

Re: Panther Ridge Homeowners Association of Brevard, Inc.
COVENANT VIOLATION – [redacted]

Dear Ellis Ray Akins:

The law firm of Arias Bosinger, PLLC has the pleasure of representing Panther Ridge Homeowners Association of Brevard, Inc. ("Association"). Your property at [redacted] ("Property") is located within the community governed by the Association and is subject to its rules, covenants and restrictions. The Association has asked us to contact you regarding your violation of the Association's Declaration of Covenants, Conditions, Restrictions and Easements for Panther Ridge recorded at Official Records Book 8292, Page 2504, et seq., of the Public Records of Brevard County, Florida, as amended ("Declaration") and all rules, regulations, guidelines, policies and procedures (collectively referred to as the "Rules"). The Declaration and Rules are hereafter collectively referred to as "Governing Documents."

Specifically, the violations stem from the following:

Improperly displaying prohibited signage on a vehicle on the Property.

Pursuant to Article 10, Section 10.23 of the Declaration, "*[n]o sign, display, poster, advertisement, notice, lettering or other advertising device of any kind whatsoever ... may be exhibited, displayed, inscribed, painted or affixed in public view of any portion of any building or other Improvement in the Property (including, without limitation a Home), or on or in a vehicle, without the prior written consent of the ARB and the Board, which consent may be given, withheld or conditioned in the sole and absolute discretion of the ARB and the Board....*" By failing to remove the sign posted on the vehicle stored on the Property, you are in violation of the Governing Documents.

The Association's covenants, restrictions, rules, and regulations were created to help protect and maintain the values of the properties within the Association. Accordingly, your failure to comply with the governing documents causes harm to the community as a whole. By purchasing your property within the community governed by the Association, you agreed by law to comply with the provisions of the governing documents. Furthermore, Florida Statutes requires you, as a member owner within the Association, to comply with the provisions set forth in the governing documents and ensure that any and all tenants or guests likewise comply.

[redacted]
October 30, 2026
_____/

Demand is hereby made **that within ten (10) days of the date of this letter you must remove the sign posted on the vehicle stored on the Property.** If you fail to comply with the terms of this letter within the above-stated timeframe, the Association intends to seek all available recourse, which may include, but is not limited to:

1. Mandatory mediation and/or arbitration;
2. Actions in the circuit court for mandatory injunction;
3. Actions in the circuit court for declaratory relief; and
4. Actions in the circuit court for damages.

Pursuant to Article X, Section 10.1.7, of the Declaration, you are obligated to reimburse the Association for all its attorneys' fees and costs incurred in enforcing the provisions thereof against you and/or your tenants' violations. As such, **you shall, within thirty (30) calendar days of your receipt of this letter forward to the undersigned a cashier's check or money order payable to "Arias Bosinger, PLLC" in the amount of Two Hundred Ninety-Eight and 39/100 Dollars ($298.39). This payment must be sent to 280 W. Canton Ave., Ste. 330, Winter Park, FL 32789. Payment can also be made online at www.ABLawFL.com/payment.** Additionally, if the Association directs that we file suit to enforce against this violation, we will make a claim for the costs of the action, including reasonable attorney's fees, which you will be required to pay if the Association is determined to be the prevailing party in that action.

The Association wishes to resolve this matter on a voluntary basis and escalation of this matter shall not be necessary.

The paralegal assigned to your file is Taylor Nilson and can be emailed at [redacted] Please contact Taylor Nilson if you have any questions.

Sincerely,

ARIAS BOSINGER, PLLC

/s/Jennifer L. Davis, Esquire

cc: Panther Ridge Homeowners Association of Brevard, Inc.

[redacted]
October 30, 2026

_____/

VALIDATION OF DEBT PURSUANT TO FAIR DEBT COLLECTION PRACTICES ACT (15 U.S.C. SECTION 1601, ET SEQ., AS AMENDED)

ARIAS BOSINGER, PLLC, IS A DEBT COLLECTOR. We are trying to collect a debt you owe to Panther Ridge Homeowners Association of Brevard, Inc. We will use any information you give us to help collect the debt.

Information About the Debt

- The total amount of the debt is on the second page of this letter.
- The itemization of the debt is on the second page of this letter.
- The creditor named in this letter is the original creditor to whom the debt is owed.

How can you dispute the debt?

- **Call or write to us within thirty days after your receipt of this letter to dispute all or part of the debt.** If you do not, Arias Bosinger, PLLC, will assume that our information is correct.
- **If you write to us within thirty days after your receipt of this letter**, we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. Arias Bosinger, PLLC, accepts disputes by U.S. Mail to Arias Bosinger, PLLC, Attn: FDCPA, 280 W. Canton Ave., Ste. 330, Winter Park, FL 32789.

What else can you do?

- **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.

✂----------

Mail this form to:
Arias Bosinger, PLLC
Attn: FDCPA
280 W. Canton Ave., Ste. 330
Winter Park, FL 32789

Ellis Ray Akins
[redacted]

How do you want to respond?

☐ I want to dispute the debt because I think:
- ☐ This is not my debt.
- ☐ The amount is wrong.
- ☐ Other (please describe on the reverse side or Provide additional information).

☐ I enclosed the following amount: $_____
(Make the cashier's check or money order payable to "Arias Bosinger, PLLC")