Orlando Office:

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ARIAS BOSINGER LACQUANITI
REAL ESTATE & ASSOCIATION ATTORNEYS

Melbourne Office:

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

November 10, 2026

Sent Regular Mail and Certified Mail Return Receipt Requested

Ellis Ray Akins
[redacted]

RE: Verification of Debt – [redacted]
Panther Ridge Homeowners Association of Brevard, Inc.

Dear Ellis Ray Akins:

Enclosed please find the completed Verification of Debt pursuant to the Fair Debt Collection Practices Act and a reference to the provision of the Declaration of Covenants, Conditions, Restrivtions and Easements for Panther Ridge - Article X, Section 10.1.7, recorded at Official Records Book 8292, Page 2504, et seq., of the Public Records of Brevard County, Florida, as amended, and Chapter 718, Florida Statutes, entitling the Association to reimbursement. The Association confirmed that the violation on the Property has not been cured. However, you remain responsible for the attorneys' fees and costs incurred in enforcing these restrictions.

The undersigned attorney is attempting to collect a debt owed to the Association, and any information obtained will be used for that purpose (FDCPA).

If you have any questions or comments regarding this matter, please contact the Association directly.

Sincerely,

[redacted]
Jennifer L. Davis, Esq.
Arias Bosinger PLLC

VERIFICATION OF DEBT

Association (Creditor): Panther Ridge Homeowners Association of Brevard, Inc.

Association's Address: 4901 Vineland Rd, Suite 455
Orlando, FL 32811

Unit or Lot Number: [redacted]

To: Unit or Lot Owner: Ellis Ray Akins

The undersigned, Jennifer Almonte, as Licensed Community Mgr. of the above-referenced Association hereby verifies that the following sums are due and owing as assessments, interest, administrative/late fees to the Association as of the date(s) cited below.

a. Attorneys' Fees - $275.00

b. Costs - $ 23.39

The Association is entitled to recover costs, collection charges and attorney fees pursuant to the Association's Governing Documents and Florida law. Moreover, this sum shall increase as additional assessments, interest, late/administrative fees, costs, collection charges, and/or attorneys' fees come due pursuant to the Association's Governing Documents and Florida law. This Verification of Debt may not be used as an estoppel.

DATED THIS 9 DAY OF November, 2026.

SIGN: [redacted] as the [redacted] of Panther Ridge Homeowners Association of Brevard, Inc. A Not For Profit Corporation