

General Information

Name: Hon Allison Tant Richard

PID 287682

AGENCY INFORMATION

Organization	Suborganization	Title
House Of Representatives	Elected Constitutional Officer	State Representative

CANDIDATE FOR

Position	Agency Name	Position sought or held
State Representative	Florida House of Representatives	Distict 9

Net WorthMy Net Worth as of May 11, 2026 was \$ 11,554,191.54.

Assets

Household goods and personal effects may be reported in a lump sum if their aggregate value exceeds \$1,000. This category includes any of the following, if not held for investment purposes: jewelry; collections of stamps, guns, and numismatic items; art objects; household equipment and furnishings; clothing; other household items; and vehicles for personal use.

The aggregate value of my household goods and personal effect is \$ 210,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
6035 Boynton Homestead, Tallahassee, FL 32312	\$ 1,652,100.00
bank accounts Hancock Whitney	\$ 197,577.00
bank account COD Regions	\$ 30,209.00
savings American Express	\$ 173,728.19
Investment products Raymond James	\$ 6,385,960.80
DROP	\$ 31,929.17
See Attached	

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

Name of Creditor	Address of Creditor	Amount of Liability
N/A		

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

Name of Creditor	Address of Creditor	Amount of Liability
N/A		

Income

Identify each separate source and amount of income which exceeded \$1,000 during the year, including secondary sources of income. Or attach a complete copy of your 2025 federal income tax return, including all W2s, schedules, and attachments. Please redact any social security or account numbers before attaching your returns, as the law requires these documents be posted to the Commission's website.

☐ I elect to file a copy of my 2025 federal income tax return and all W2s, schedules, and attachments.

PRIMARY SOURCES OF INCOME:

Name of Source of Income Exceeding \$1,000	Address of Source of Income	Amount
Salary, State of Florida	House of Representatives, 400 S Monroe Street, Tallahassee, FL 32399	\$ 34,294.44
Dividend/Interest from investment Raymond James & Associates	2065 Thomasville Road, Ste 201, Tallahassee, FL 32308	\$ 33,071.31
sale of property	16 beachberry, Santa Rosa Beach, FL	\$ 2,805,632.63
See Attached		

SECONDARY SOURCES OF INCOME (Major customers, clients, etc. of businesses owned by reporting person):

Name of Business Entity	Name of Major Sources of Business' Income	Address of Source	Principal Business Activity of Source
N/A			

Interests in Specified Businesses**Business Entity # 1**

N/A

Training

This section applies only to a Constitutional or elected municipal officer, each of whom are required to complete annual ethics training pursuant to Section 112.3142, F.S.

- ☐ I certify that I have completed the required training under Section 112.3142, F.S.
- ☒ Required training under Section 112.3142, F.S., not applicable to filer for this form year.

Signature of Reporting Official or Candidate

Under the penalties of perjury, I declare that I have read the foregoing Form 6 and that the facts stated in it are true.

Allison Tant Richard

Digitally signed: 05/11/2026

Filed with COE: 05/11/2026

ALLISON TANT RICHARD IRA
RJ TRUST CO NH - CUSTODIAN
6035 BOYNTON HOMESTEAD
TALLAHASSEE FL 32312-3587358



Allison IRA Account Summary

Advisory

Account No. [REDACTED]

Closing Value \$954,637.53

ALLISON TANT RICHARD IRA
RJ TRUST CO NH - CUSTODIAN
6035 BOYNTON HOMESTEAD
TALLAHASSEE FL 32312-3587358

WILLIAM HAGEN

Raymond James & Associates

2065 THOMASVILLE RD STE 201 | TALLAHASSEE, FL 32308 | (800) 426-9843 | (850) 386-5588

William.Hagen@RaymondJames.com

Raymond James Client Services | 800-647-SERV (7378)

Monday - Friday 8 a.m. to 9 p.m. ET

Online Account Access | raymondjames.com/clientaccess

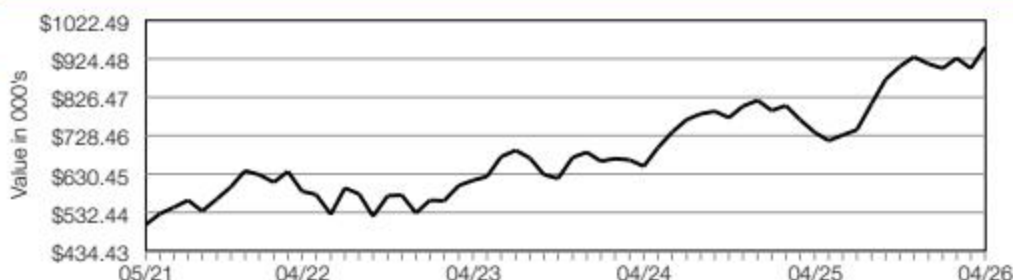
Account Purpose

Wealth Accumulation with an aggressive risk tolerance and a 10 to 20 year time horizon.

Activity

	This Statement	Year to Date
Beginning Balance	\$ 900,874.54	\$ 912,510.31
Deposits	\$ 0.00	\$ 0.00
Income	\$ 73.82	\$ 2,103.99
Withdrawals	\$ 0.00	\$ 0.00
Expenses	\$ (3,369.01)	\$ (6,744.04)
Change in Value	\$ 57,058.18	\$ 46,767.27
Ending Balance	\$ 954,637.53	\$ 954,637.53

Value Over Time



Time-Weighted Performance

See Understanding Your Statement for important information about these calculations.

Performance Inception 08/07/13

YTD	4.66%
2025	10.53%
2024	19.35%

Assets Allocation Analysis

	Value	Percentage
US Equities	\$ 887,198.16	92.95%
Non-US Equities	\$ 21,797.79	2.28%
Fixed Income	\$ 22,309.77	2.33%
Real Estate & Tangibles	\$ 5,560.00	0.58%
Alternative Investments	\$ -	-
Non-classified	\$ -	-
Cash & Cash Alternatives*	\$ 17,771.81	1.86%

*Not all Cash & Cash Alternatives are liquid; \$2.80 is embedded in investment products.

Morningstar asset allocation information is as of 04/29/2026 (mutual funds & annuities) and 04/20/2026 (529s).

Need help navigating your statement? Visit <http://raymondjames.com/statements/comp> for a guide.

The following information is related to the investments currently held in your account(s) at Raymond James & Associates, Inc. (RJA), member New York Stock Exchange/SIPC. For Individual Retirement Custodial Accounts (IRA accounts), Raymond James Trust Company of New Hampshire is custodian (RJ Trust Co NH - Custodian) and RJA is sub-custodian. RJA is registered with the Securities and Exchange Commission as a broker-dealer and investment adviser, and your financial advisor may be licensed to offer and provide both brokerage and advisory services to you. The account information provided herein is inclusive of any advisory or brokerage accounts held at RJA, which acts as custodian or sub-custodian for funds and securities deposited in your account(s) directly by you or as a result of transactions we process for your account(s). Please carefully review your account statements to verify the accuracy of your current holdings and all account activity that has occurred. Information about commissions, service fees and other charges related to your transactions is included on your transaction confirmations. Subject to the limited exceptions outlined in the applicable client agreement, all financial products purchased or sold through an account for which RJA acts as custodian or sub-custodian should appear on a trade confirmation and your account statement. Please contact your financial advisor using the contact information listed on the Account Summary page and Raymond James Client Services at 800.647.7378 if you do not see any such purchase or sale reported on your trade confirmation or account statements; if you have questions about the securities positions, balances and transactions in your account; or if you note any other inaccuracy on your account statement. If you have questions about the following information or would like to update your investment profile, please contact your financial advisor. Raymond James' financial statement is available for your inspection at its offices or at <https://www.raymondjames.com>, or a copy of it will be mailed upon your written request. Any oral communications should be reconfirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act.

To report a complaint or feedback: your satisfaction matters to us. If we fall short of your expectations or if you've had difficulty getting an issue resolved, please let us know so we can address your concerns as quickly as possible. Call us toll-free at 833-462-0720.

Raymond James International Headquarters | 880 Carillon Parkway | St. Petersburg, FL 33716 | <https://www.raymondjames.com>

Securities Investor Protection Corporation - Raymond James & Associates, Inc. is a member of the Securities Investor Protection Corporation (SIPC), which protects securities customers of its members up to \$500,000, including \$250,000 for claims for cash. Money market fund shares are not considered cash for this purpose; they are securities. You may obtain information about SIPC, including an explanatory SIPC brochure, by calling SIPC at 202-371-8300 or visiting <http://www.sipc.org>. Raymond James & Associates, Inc. has purchased excess SIPC coverage through various syndicates of Lloyds, a London-based firm. Excess SIPC coverage is fully protected by the Lloyds trust funds and Lloyds Central Fund. The additional protection currently provided has an aggregate firm limit of \$750 million, including a sub-limit of \$1.9 million per customer for cash above basic SIPC. SIPC coverage is not the same as, and operates differently from, FDIC deposit insurance. Account protection applies when a SIPC-member firm fails financially and is unable to meet obligations to securities clients, but it does not protect against market fluctuations.

Raymond James & Associates, Inc. and Raymond James Financial Services, Inc. are affiliated with Raymond James Bank, member FDIC. Unless otherwise specified, products purchased from or held at Raymond James & Associates or purchased from Raymond James Financial Services are not insured by the FDIC, are not deposits or other obligations of Raymond James Bank, are not guaranteed by Raymond James Bank, and are subject to investment risks, including possible loss of the principal invested.

Securities/Investment Pricing - Raymond James endeavors to display pricing information where available, but pricing source, type of product, and market for the product are important to consider regarding the reliability and accuracy of any price displayed. Although sources used for pricing publicly traded securities and other investments are considered generally reliable, the prices displayed on your statement may be based on historical trades, bid/ask information, third-party evaluations, or other methodologies. Therefore, the prices displayed on your statement may or may not reflect prices you would receive in the current market. **By including a price for any non-publicly traded private securities in the statement, Raymond James makes no representation regarding the accuracy, reliability, completeness or attainability of such pricing. Although we seek third-party sources where possible, in some circumstances the pricing may be based on representations made by the security issuer and therefore may not be obtained from or based on an independent or third-party source.** Pricing of non-publicly traded private securities may be subjective and based on varying methodologies or assumptions, and accordingly, may not be reliable and should not be

considered proof of liquidity at any particular price. You should evaluate independent sources to confirm the valuation of such securities. Investment decisions should be made only after contacting your financial advisor.

FINRA BrokerCheck - For additional background information on any firm or registered representative with the Financial Industry Regulatory Authority (FINRA), the firm would like to provide you with the following information: 1) FINRA BrokerCheck hotline telephone number is 800.289.9999; 2) the FINRA website address is <http://www.finra.org>; and 3) for a copy of a brochure that includes important information concerning FINRA BrokerCheck, call the hotline or visit <http://www.finra.org>.

MSRB Disclosure - Raymond James & Associates, Inc. and Raymond James Financial Services, Inc. are registered with and subject to the rules and regulations of the U.S. Securities and Exchange Commission (SEC) and the Municipal Securities Rulemaking Board (MSRB). Both the SEC and the MSRB publish websites containing information and resources designed to educate investors. In addition to educational materials about the municipal securities market and municipal securities market data, the MSRB website includes an investor brochure describing protections that may be provided by MSRB rules, including how to file a complaint with the appropriate regulatory authority. For more information, visit <https://www.sec.gov/> and <http://www.msrb.org/>.

Financial Advisor Title & Capacity - Raymond James generally refers to financial professionals as "financial advisors" or "advisors." Your financial professional may have a different title and will disclose the capacity in which the firm and he or she acts when providing services to you.

Form CRS and Important Client Information - For further information about Raymond James, visit <http://www.raymondjames.com/legal-disclosures> to access the relevant Form CRS and Important Client Information.

Availability of Free Credit and Bank Deposit Program - Any free credit balance in your account is payable upon your demand. You also have the right to receive, in the normal course of business and subject to Raymond James having received the funds, any bank deposit program balance and any fully paid securities to which you are entitled, subject to any obligations you owe in any of your accounts.

Understanding Your Statement (continued)

Allison IRA Account No [REDACTED]

Third Party Payments Disclosure - In addition to the fees you pay directly for the services offered by Raymond James and your advisor, Raymond James receives fees from various sources. For more information on fees and expenses, please see

<https://raymondjames.com/legal-disclosures/third-party-payments>.

Cost Basis - Effective January 1, 2011, Raymond James reports adjusted cost basis for tax lots of securities covered by the Emergency Economic Stabilization Act of 2008 to the IRS on Form 1099-B. These tax lots are indicated by a "c." Raymond James will default to the first-in, first-out (FIFO) cost basis accounting method for trades and transfers unless a different method has been selected.

For tax lots or securities that are not covered by the Emergency Economic Stabilization Act of 2008, cost basis information may not be available, may have been estimated by you or your financial advisor, or may have been obtained from third-party sources, and in these instances, Raymond James cannot guarantee its accuracy. Information for uncovered positions will not be reported to the IRS.

Gain or loss will only be calculated for tax lots that have cost basis. Gain or loss information may or may not reflect adjusted cost for return of principal/capital or accretion/amortization. Tax lots where the cost basis is true zero, displayed as 0.00, are included in cost calculations. "Gain or (loss) Pct" is calculated utilizing total cost basis.

Missing basis is not included in cost calculations. Please contact your financial advisor to have missing cost basis information added to your account.

The cost basis, proceeds, or gain/loss information reported has been adjusted to account for a disallowed loss from a wash sale. These adjustments are indicated by a "w" on the affected taxlots. A wash sale occurs when a security is sold for a loss and is re-purchased 30 days before or after the sell.

Cost basis information for uncovered securities or tax lots will not be reported to the IRS; it is displayed for your information only and should not be relied upon for tax reporting purposes. Past performance is not a guarantee of future results. Market valuations may have been obtained from third-party sources and Raymond James cannot guarantee its accuracy or completeness.

For securities classified as Grantor or Royalty Trusts, Master Limited Partnerships or other widely held fixed income trusts, cost basis is not adjusted. These securities receive principal payments or distributions that are classified differently by the issuer at the end of the year. Clients should continue to rely on the issuer information for both cost basis adjustments as well as proceeds adjustments for these securities. For this reason the gain/loss displayed will be unadjusted and is not a true indicator of the investment return. Any adjustment to sales proceeds will be reflected on your 1099.

Unrealized gains or losses are calculated for depreciated gift taxlots. This is referred to as dual basis and is indicated with a "d." The current market value is used to estimate the cost basis and gain/loss until the position has been sold. Once sold, cost basis and gain/loss will be established as the final proceeds are available, and true cost and gain/loss can be determined.

Reinvestments of dividend or capital gain distributions are excluded from Amount Invested but are included in Total Cost Basis. Amount Invested should not be used for trading purposes, it does not represent taxable cost basis, and gains/losses based on amount invested may vary from actual realized gain/loss that will appear on year end 1099's. For any security in which a client has elected the average cost reporting method, the Amount Invested will utilize the average cost per share of all tax lots to calculate amount invested.

Mutual fund tax lots are displayed as one total position and may include covered and non-covered tax lots some of which could be adjusted for wash sales. Sold mutual fund shares that were purchased through reinvestments are combined and shown with a purchase date of "various."

Adjustments made to cost basis throughout the year may cause the information displayed on your

client statement to differ from what is reported on the 1099-B which is provided to the IRS at the end of the year.

Realized Gain/loss - is based upon total cost basis, and includes the cost basis of reinvested shares. Realized gain/loss does not include mutual fund long term capital distribution amounts. For taxable accounts, including those that receive information only 1099's, short term debt instruments that result in a capital gain will generally not appear on the realized gain loss report, as those amounts are reported as ordinary income on the year end 1099. Market Discount is generally not reportable as a realized gain/loss amount, as it is also reportable as ordinary income on the year end 1099.

Cost basis for 529 accounts is provided as informational only and year end 1099Q reports are prepared independently from cost basis data shown on the brokerage statement.

Please refer to the fixed income and alternative investment disclosures for additional cost basis information on those securities.

UIT - The price displayed on your statements and in Client Access represents that day's net asset value. If you choose to liquidate units prior to termination of the trust, the liquidation proceeds will equal end-of-day Net Asset Value (NAV), less any outstanding deferred sales charges. Once the deferred sales charge period has ended, liquidation value will equal NAV.

A number of UITs employ, to varying degrees, more sophisticated financial strategies and instruments such as derivatives in order to achieve their investment objectives. Those UITs are commonly referred to as "non-traditional UITs." Non-traditional UITs are more complex than traditional UITs and may not be appropriate for all investors.

Investors should consider the UIT's investment objective, risks, charges and expenses carefully before investing. The prospectus, which contains this and other important information, is available from your financial advisor and should be read carefully before investing.

Future Payments - Cash and stock dividends, interest and principal payment information are provided to Raymond James by outside vendors. The information is believed to be accurate; however, because future payments listed may not represent all dividends, interest and/or principal that will be paid into your account, the information should be used as an estimate only. Dividends and interest payments are not included as part of your portfolio value; principal payments are included in your total portfolio value.

Raymond James Bank Deposit Program - The Raymond James Bank Deposit Program is a multibank cash sweep program that deposits available cash in your brokerage account into interest-bearing deposit accounts at one or more banks. Raymond James Bank Deposit Program balances are insured solely by the Federal Deposit Insurance Corporation (FDIC), subject to FDIC limitations and guidelines, which are explained at <https://www.fdic.gov>. If you elected the Raymond James Bank Deposit Program as your sweep option, then any balance in a bank deposit account in the RJB DP can, on your order, be liquidated and the proceeds returned to your securities account or remitted to you.

The Raymond James Bank Deposit Program rate displayed in the Cash & Cash Alternatives section of your statement is the established rate for the last business day of the reported month. However, in the event that a large deposit is made on the last business day of the month, the rate for the next business day may be displayed. Estimated Annual Income is calculated using this rate and, therefore, is solely an estimated value for the month and may not reflect your actual income. For current rates visit <http://www.raymondjames.com/rates.htm>.

"Your bank priority state" indicates the corresponding Bank Priority List that applies to your account. "RJB DP participating banks you declined" displays the names of the banks you have designated as

Understanding Your Statement (continued)

Allison IRA Account No. [REDACTED]

ineligible to receive your funds, which results in your funds being directed to the next bank on the Bank Priority List. "Participating banks recently added" displays additional banks that have been added to the program in the last 90 days. You have the right to designate any bank in the program as ineligible to receive your funds by contacting your financial advisor.

More information about the Bank Deposit Program, including the current Bank Priority Lists, is available at <https://www.raymondjames.com/rjbdp>.

As a reminder, Raymond James may modify or amend the Cash Sweep Program including the terms, conditions and availability of any Cash Sweep option at any time in its sole discretion by providing you with thirty (30) days' prior notice, or in some cases, as set forth in your account opening documentation, no prior notice.

Exchange-Traded Products (ETPs) - ETPs are investment products that are listed on a national stock exchange and can be bought and sold in the equity trading markets. ETPs encompass a number of structures that track an underlying benchmark, index or portfolio of securities. ETPs may be structured as registered unit investment trusts (UITs), exchange-traded funds (ETFs), exchange-traded notes (ETNs), grantor trusts or commodity pools.

A number of ETPs employ, to varying degrees, more sophisticated financial strategies and instruments such as leverage, futures, swaps, derivatives, and short selling in order to achieve their investment objectives ("Alternative ETPs"). Alternative ETPs are more complex than traditional ETPs and may not be appropriate for all investors. These may include leveraged or inverse ETPs, some actively-managed ETPs, currency ETPs, commodity ETPs, target return ETPs, volatility ETPs, some ETNs and other products.

Alternative ETPs will generally have higher fees than traditional ETPs. All fees and expenses are described in the prospectus. The ability of an ETP issuer to perpetually create new shares contributes to an ETP's efficiency and accuracy in tracking its index. However, under certain circumstances, issuers may cease or suspend creating new shares, which may cause ETPs to trade at a price that differs significantly from the value of its underlying holdings or index. Furthermore, all ETPs may trade at a premium or discount to their net asset value (NAV) (or indicative value in the case of ETNs).

Some ETPs may not trade in high volume, which could impact your ability to buy or sell your shares at the desired price and/or quantity. ETPs can be closed for a variety of reasons, which can cause forced taxable events for investors, including capital gains distributions. Furthermore, there can be closing costs associated with the final liquidation of the ETP and index tracking uncertainty as the ETP liquidates its assets.

Investors should consider an ETP's investment objective, risks, charges and expenses carefully before investing. The prospectus, which contains this and other important information, is available from your financial advisor and should be read carefully before investing.

REITs/Tangibles - Certain Direct Participation Programs (DPPs), such as limited partnerships and private placements, are not listed on a securities exchange, do not have readily liquid markets or ascertainable prices, and generally must be held to termination to maximize returns. Raymond James & Associates, Inc. provides estimated values that are obtained from an independent valuation service or other source or from information made public by the DPP. These values will be different from your purchase price and may not be indicative of the proceeds you should expect if you sell the security. When an estimated value is not readily available, the value is shown as "Not Available" on your customer statement. Cost basis is not adjusted for return of capital. In a qualified retirement account, income generally accumulates on a tax deferred basis. Limited Partnerships may generate Unrelated Business Taxable Income (UBTI), which can create a tax liability that must be paid from your qualified retirement account. To the extent that Raymond James & Associates Inc. is your IRA custodian, and there is a potential federal tax liability for unrelated business taxable income (UBTI) generated by the

Fund, Raymond James will take the necessary steps to pay the federal tax from the retirement account by working with a third party to compute the tax liability and prepare IRS form 990-T for submission to the IRS. With respect to state tax reporting obligations, or for UBTI planning in the future, please address any questions to your tax advisor.

Time Weighted Performance Reporting - Performance returns are calculated net of management fees, if applicable. Returns exclude some limited partnerships, unpriced securities and annuity history prior to the annuity being linked to the account. Returns for periods greater than one year are annualized returns unless they represent entire 12-month periods. All performance figures exclude unpriced securities (including securities of indeterminate value), limited partnerships (other than limited partnerships classified as Alternative Investments and appearing in that section of your statement). Performance for Annuity and RJ Bank CD's may not be all inclusive. Previous calculations for managed accounts may have been adjusted for investment manager performance. Considering these exclusions, overall performance may be different than the results presented in this statement. Past performance is not a guarantee of future results. Information used to calculate performance may have been obtained from third party sources and Raymond James cannot guarantee the accuracy of such information.

Quarterly Asset-Based Advisory Fees - After the initial billing, your advisory fee is typically calculated in advance and deducted from your account(s) in the months of January, April, July and October. Your advisory fee is calculated based on the Account Value as of the last business day of the previous quarter (ex. the quarterly fee assessed in July is based on the last business day of June). The actual fee shown under the "Account Activity" section is calculated using the following formula: (Account Value x Advisory Fee Rate) x (Days in period ÷ Days in year).

For accounts enrolled in the Tax Overlay Service ("TOS"), the TOS fee, when applicable, will also be deducted on a quarterly basis and will be shown on your statement as a separate fee deduction for each enrolled account. For certain accounts enrolled in the Portfolio Select UMA Program, a partial fee credit noted as the "PS UMA Credit", which is described in the disclosure documents, may be applied. For purposes of calculating the asset-based advisory fee, and the TOS fee, if applicable, Raymond James uses the term "Account Value", which we define as the total of the absolute market values of each of the Securities in the Account, long or short, including all cash credit balances, but excluding cash debit balances. The value displayed on your brokerage statement may be different than the Account Value for any of the following reasons:

- trade date (Account Value) versus settlement date (brokerage statement)
- margin balances, proceeds from short sales & call/put writing
- billing treatment on cash balances
- designation of administrative-only assets
- primary market distributions (initial public offerings and other new issues)
- price truncation due to display limitations

Please see the "Understanding your Account Statement: Account Statement Value and Account Value Differences for Fee-Based Accounts" section of Raymond James' Wrap Fee Program Brochure, for a more thorough discussion regarding how Raymond James values your account for advisory fee purposes and other additional information on billing, a current copy of which is available at <http://www.raymondjames.com/legal-disclosures>, and may be obtained from your financial advisor or by contacting the Asset Management Services Client Services department at (800) 248-8861, extension 74991.

Estimated Annual Income and Estimated Income Yield - The Estimated Annual Income (EAI) and Estimated Income Yield (EIY) provided on this statement are an estimate of the income a security will distribute during the year. These figures should not be confused with actual cash flows, investment

Understanding Your Statement (continued)

Allison IRA Account No. [REDACTED]

yields or investment returns. Actual income or yield may be lower or higher than the estimated amounts. A number of factors may influence the actual income or yield that is received. The amount or frequency of an issuer's dividend may fluctuate or cease, which may cause the income and or yield of the security to fluctuate. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate. EAI and EY for certain types of securities could include a return of principal or capital gains which could overstate the EAI and EY. Information used to calculate Estimated Annual Income and or Estimated Income Yield may be obtained from third party sources and Raymond James cannot guarantee the accuracy of such information. Estimated Annual Income and or Estimated Income Yield amounts should not be used as a financial planning tool.

Standing Withholding Elections - The term "standing withholding election" refers to a federal or state income tax withholding election made for a Raymond James Individual Retirement Custodial Account (IRA) that is carried over and applied to all future distributions from that IRA unless it is changed or revoked. Having standing federal and state withholding elections in place will allow you to request most distributions from your IRA without submitting a new distribution form each time. To establish a standing withholding election please contact your financial advisor.

Asset Allocation Analysis - This analysis is for informational purposes only and is intended to be used as part of a complete portfolio review with your financial advisor. The data provided in the asset

allocation analysis is subject to inherent limitations and is not guaranteed to represent actual asset class exposure(s) within your account(s) at the time of calculation. See <https://clientaccess.rjf.com/faq/#assetallocation> to learn more. Raymond James and Morningstar data are subject to the availability of fund filings as well as internal analysis and may not represent real-time allocations.

The Cash & Cash Alternatives asset class represents cash and money market holdings, as well as cash allocations contained in mutual funds, annuities, and other investment products. For an actual cash value, please refer to the holdings sections of the Client Statement.

Due to rounding, the sum of the broad classes may not exactly match the total assets value.

Product Interest Rate Risk - The performance of your investment can be affected by various risks, including without limitation, interest rate risk. The fixed income portion of your investment is particularly sensitive to interest rate risk. Generally, a rise (fall) in interest rates will reduce (increase) the market value of the fixed income portion of your investment. An overview of this and other risks is available at <https://www.raymondjames.com>, <http://www.finra.org>, <https://emma.msrb.org>, and <https://projectinvested.org>.

Cash & Cash Alternatives

Raymond James Bank Deposit Program ‡

Description	(Symbol)	Value	Estimated Income Yield	Estimated Annual Income
Raymond James Bank Deposit Program ‡ - Selected Sweep Option				
Raymond James Bank		\$153.94	0.03%	\$0.04
Raymond James Bank Deposit Program Total		\$153.94		\$0.04

Your bank priority state: FL

‡ Please see the Raymond James Bank Deposit Program on the Understanding Your Statement page.

Estimated Income Yield for RJBDP was calculated as of 4/30/2026.

Money Markets

Description	(Symbol)	Quantity	Price	Value	Estimated Income Yield	Estimated Annual Income
FEDERATED HERMES PRIME CASH OBLIG FD CL WS M/M (PCOXX) ▲		17,615.070	\$1.000	\$17,615.07	3.73%	\$657.04
Money Markets Total				\$17,615.07		\$657.04

▲ This mutual fund is not included as a sweep option, therefore it is excluded from the Activity Detail section cash balance.

Cash & Cash Alternatives Total

\$17,769.01

\$657.08

Equities

Stocks

Description	(Symbol)	Quantity	Date Acquired	Unit Cost	Total Cost Basis	Price	Value	Estimated Income Yield	Estimated Annual Income	Gain or (Loss) Pct.	Gain or (Loss)
ABBVIE INCORPORATED (ABBV)		150.000	12/19/1997	\$15.738	\$2,360.71	\$211.320	\$31,698.00	3.27%	\$1,038.00	1,242.73%	\$29,337.29
ALPHABET INCORPORATED CAP STK CLASS C (GOOG)		100.000	07/12/2022	\$116.359	\$11,635.91	\$381.940	\$38,194.00	0.22%	\$84.00	228.24%	\$26,558.09
APPLE INCORPORATED (AAPL)		2,200.000		\$18.419	\$40,521.70	\$271.350	\$596,970.00	0.38%	\$2,288.00	1,373.21%	\$556,448.30
LOT 1		1,400.000	05/07/2013	\$16.318	\$22,844.50	\$271.350	\$379,890.00	0.38%	\$1,456.00	1,562.94%	\$357,045.50

Equities (continued)

Stocks (continued)

Description (Symbol)	Quantity	Date Acquired	Unit Cost	Total Cost Basis	Price	Value	Estimated Income Yield	Estimated Annual Income	Gain or (Loss) Pct.	Gain or (Loss)
LOT 2	560.000	09/17/2013	\$16.107	\$9,019.80	\$271.350	\$151,956.00	0.38%	\$582.40	1,584.69%	\$142,936.20
LOT 3	240.000	01/03/2019	\$36.073	\$8,657.40	\$271.350	\$65,124.00	0.38%	\$249.60	652.24%	\$56,466.60
CONOCOPHILLIPS (COP)	200.000		\$72.854	\$14,570.74	\$125.780	\$25,156.00	2.67%	\$672.00	72.65%	\$10,585.26
LOT 1	72.500	10/12/1999	\$18.309	\$1,327.39	\$125.780	\$9,119.05	2.67%	\$243.60	586.99%	\$7,791.66
LOT 2	127.500	07/01/2015	\$103.869	\$13,243.35	\$125.780	\$16,036.95	2.67%	\$428.40	21.09%	\$2,793.60
ENBRIDGE INCORPORATED (CANADA) (ENB)	147.000	02/05/2004	\$18.862	\$2,772.69	\$55.420	\$8,146.74	5.13%	\$418.22	193.82%	\$5,374.05
GE HEALTHCARE TECHNOLOGIES INCORPORATED COMMON STOCK (GEHC)	6.000	03/04/2002	\$200.182	\$1,201.09	\$60.840	\$365.04	0.23%	\$0.84	(69.61)%	\$(836.05)
GE VERNOVA INCORPORATED (GEV)	4.000	03/04/2002	\$205.035	\$820.14	\$1,083.460	\$4,333.84	0.16%	\$7.00	428.43%	\$3,513.70
GE AEROSPACE COM NEW (GE)	18.000	03/04/2002	\$201.746	\$3,631.43	\$289.930	\$5,218.74	0.65%	\$33.84	43.71%	\$1,587.31
PHILLIPS 66 (PSX)	100.000	10/12/1999	\$10.882	\$1,088.23	\$179.150	\$17,915.00	2.84%	\$508.00	1,546.25%	\$16,826.77
PROCTER & GAMBLE COMPANY (PG)	97.000	06/25/1999	\$43.487	\$4,218.26	\$147.090	\$14,267.73	2.96%	\$422.34	238.24%	\$10,049.47
SHELL PLC SPON ADS (UNITED KINGDOM) (SHEL)	150.000	11/19/2001	\$47.847	\$7,177.00	\$90.670	\$13,600.50	3.19%	\$433.80	89.50%	\$6,423.50
SOUTHERN COMPANY (SO)	150.000	01/21/2004	\$29.833	\$4,475.00	\$96.700	\$14,505.00	3.14%	\$456.00	224.13%	\$10,030.00
VULCAN MATLS COMPANY (VMC)	150.000		\$71.706	\$10,755.84	\$301.740	\$45,261.00	0.69%	\$312.00	320.80%	\$34,505.16
LOT 1	39.000	11/19/2001	\$21.131	\$824.10	\$301.740	\$11,767.86	0.69%	\$81.12	1,327.97%	\$10,943.76
LOT 2	111.000	12/10/2007	\$89.475	\$9,931.74	\$301.740	\$33,493.14	0.69%	\$230.88	237.23%	\$23,561.40
Stocks Total				\$105,228.74		\$815,631.59	0.82%	\$6,674.04	675.10%	\$710,402.85

Equities (continued)

Unit Investment Trusts

Description (CUSIP)	Quantity	Date Acquired	Unit Cost	Total Cost Basis	Price	Value	Estimated Income Yield	Estimated Annual Income	Gain or (Loss) Pct.	Gain or (Loss)
FIRST TRUST ENERGY SELECT PORTFOLIO SERIES 95 TERM 02/08/2027 REINV FEE SEMI-ANNUAL (30339Y732)	3,120.758		\$9.078	\$28,329.53	\$13.476	\$42,055.35	2.09%	\$880.05	48.45%	\$13,725.82
LOT 1	3,037.000	03/03/2025	\$9.079	\$27,573.53	\$13.476	\$40,926.61	2.09%	\$856.13	48.43%	\$13,353.08
LOT 2	83.758	Reinvests	\$9.026	\$756.00	\$13.476	\$1,128.72	2.09%	\$23.61	49.30%	\$372.72
FIRST TRUST ELEC UTIL INFRA & TECH PORT SER 2 TERM 07/01/2026 REINV FEE SEMI-ANNUAL (30340N139)	2,013.125		\$12.485	\$25,134.12	\$19.897	\$40,055.17	0.51%	\$203.33	59.37%	\$14,921.05
LOT 1	2,000.000	05/16/2025	\$12.466	\$24,931.00	\$19.897	\$39,794.00	0.51%	\$202.00	59.62%	\$14,863.00
LOT 2	13.125	Reinvests	\$15.475	\$203.12	\$19.897	\$261.15	0.51%	\$1.33	28.57%	\$58.03
FIRST TRUST AEROSPACE & DEFENSE PORTFOLIO SERIES 48 TERM 04/30/2027 REINV FEE SEMI-ANNUAL (30340U851)	881.764		\$11.393	\$10,046.26	\$12.698	\$11,196.65	0.57%	\$64.10	11.45%	\$1,150.39
LOT 1	878.000	07/07/2025	\$11.390	\$10,000.16	\$12.698	\$11,148.84	0.57%	\$63.74	11.49%	\$1,148.68
LOT 2	3.764	Reinvests	\$12.245	\$46.10	\$12.698	\$47.80	0.57%	\$0.27	3.69%	\$1.70
Unit Investment Trusts Total				\$63,509.91		\$93,307.17	1.23%	\$1,147.48	46.92%	\$29,797.26

 Please see UIT Pricing on the Understanding Your Statement page.

Equities (continued)

REITs / Tangibles †

Description (Symbol)	Quantity	Date Acquired	Unit Cost	Total Cost Basis	Price	Value	Estimated Income Yield	Estimated Annual Income	Gain or (Loss) Pct.	Gain or (Loss)
REDWOOD TRUST INCORPORATED REIT (RWT)	1,000.000	07/30/2025	\$5.639	\$5,638.70	\$5.560	\$5,560.00	12.95%	\$720.00	(1.40)%	\$(78.70)
REITs / Tangibles Total				\$5,638.70		\$5,560.00	12.95%	\$720.00	(1.40)%	\$(78.70)

† Please see REITs/Tangibles on the Understanding Your Statement page.

DPP & Unlisted REIT Holdings: IMPORTANT - Part of your distribution includes a return of capital. Any distribution that represents a return of capital reduces the estimated per share value shown on your account statement. The preceding notice is required when reporting distributions on Direct Participation Programs and/or REITs and is subject to the DPP or REIT sponsor's final capital return determination as detailed in the IRS Form 1099 or K-1, as applicable.

Equities Total	\$174,377.35	\$914,498.76	0.93%	\$8,541.52	424.44%	\$740,121.41
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Mutual Funds

Open-End Funds

Description (Symbol)	Quantity	Amount Invested	Total Cost Basis	Price	Value	Estimated Income Yield	Estimated Annual Income	Investment Gain or (Loss)	Cost Basis Gain or (Loss)
DODGE & COX INTERNATIONAL STOCK FUND CL I N/L (DODFX)	3.247	\$19.82	\$30.88	\$17.790	\$57.76	2.34%	\$1.35	\$37.94 191.42%	\$26.88 87.05%
Open-End Funds Total		\$19.82	\$30.88		\$57.76	2.34%	\$1.35	\$37.94	\$26.88
Mutual Funds Total			\$30.88		\$57.76	2.34%	\$1.35		\$26.88

Exchange-Traded Products (ETPs) [↗]

Exchange-Traded Funds

Description (Symbol)	Quantity	Date Acquired	Unit Cost	Total Cost Basis	Price	Value	Estimated Income Yield	Estimated Annual Income	Gain or (Loss) Pct.	Gain or (Loss)
ISHARES TR TIPS BD ETF (TIP)	200.000		\$119.576	\$23,915.26	\$111.560	\$22,312.00	2.77%	\$618.60	(6.70)%	\$(1,603.26)
LOT 1	100.000	03/09/2012	\$118.614	\$11,861.43	\$111.560	\$11,156.00	2.77%	\$309.30	(5.95)%	\$(705.43)
LOT 2	100.000	02/12/2013	\$120.538	\$12,053.83	\$111.560	\$11,156.00	2.77%	\$309.30	(7.45)%	\$(897.83)
Exchange-Traded Funds Total				\$23,915.26		\$22,312.00	2.77%	\$618.60	(6.70)%	\$(1,603.26)
Exchange-Traded Products Total				\$23,915.26		\$22,312.00	2.77%	\$618.60	(6.70)%	\$(1,603.26)

[↗] Please see the Exchange-Traded Products on the Understanding Your Statement page.

Portfolio Total **\$954,637.53**

Log in to Client Access at <https://www.raymondjames.com/clientaccess> to view additional position details, filter, sort, or download up to 18 months of activity and see available delivery options for account documents.

Values may not reflect all your gains/losses: Accurate gain/loss information is provided wherever possible for most investments however, cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information, including any gain/loss and income activity, should not be used for tax preparation, instead refer to official tax documents.

Activity Summary

Income			Expenses			Purchases		
Type	This Statement	Year to Date	Type	This Statement	Year to Date	Type	This Statement	Year to Date
Dividends	\$73.82	\$2,103.98	Fees	\$(3,369.01)	\$(6,744.04)	Purchases	\$0.00	\$(1,400.00)
Interest at RJ Bank Deposit Program	\$0.00	\$0.01	Total Expenses	\$(3,369.01)	\$(6,744.04)	Reinvests	\$(63.36)	\$(250.30)
Total Income	\$73.82	\$2,103.99				Total Purchases	\$(63.36)	\$(1,650.30)

Sales / Redemptions		
Type	This Statement	Year to Date
Sales	\$3,000.00	\$6,400.00
Total Sales/Redemptions	\$3,000.00	\$6,400.00

Activity Detail

Date	Activity Category	Activity Type	Description (Symbol or CUSIP)	Quantity	Price	Amount	Cash Balance	Additional Detail
			Beginning Balance				\$512.49	
04/01/2026	Income Purchase	Dividend Reinvest	FEDERATED HERMES PRIME CASH OBLIG FD CL WS M/M (PCOXX)	63.360	\$1.000	\$63.36	\$512.49	\$.00308 per share x 20,551.710 shares
04/14/2026	Sale/Redemption	Sale	FEDERATED HERMES PRIME CASH OBLIG FD CL WS M/M (PCOXX)	(3,000.000)	\$1.000	\$3,000.00	\$3,512.49	
04/14/2026	Income	Dividend	GE VERNOVA INCORPORATED (GEV)			\$2.00	\$3,514.49	\$.50000 per share x 4.000 shares
04/15/2026	Expense	Fee	Cash			\$(3,369.01)	\$145.48	2Q Fees for 091/365 Days at 1.50% on \$900,874.50
04/27/2026	Income	Dividend	GE AEROSPACE COM NEW (GE)			\$8.46	\$153.94	\$.47000 per share x 18.000 shares

DPP & Unlisted REIT Holdings: IMPORTANT - Part of your distribution includes a return of capital. Any distribution that represents a return of capital reduces the estimated per share value shown on your account statement. The preceding notice is required when reporting distributions on Direct Participation Programs and/or REITs and is subject to the DPP or REIT sponsor's final capital return determination as detailed in the IRS Form 1099 or K-1, as applicable.

Future Payments

Future Cash Dividends [◇]

Description	(Symbol or CUSIP)	Record Date	Payable Date	Estimated Amount	Additional Detail
ABBVIE INCORPORATED	(ABBV)	04/15/2026	05/15/2026	\$259.50	\$1.73000 per share x 150.000 shares
GE HEALTHCARE TECHNOLOGIES INCORPORATED COMMON STOCK (GEHC)		04/03/2026	05/15/2026	\$0.21	\$0.03500 per share x 6.000 shares
PROCTER & GAMBLE COMPANY	(PG)	04/24/2026	05/15/2026	\$105.58	\$1.08850 per share x 97.000 shares
Future Cash Dividends Total				\$365.29	

[◇] Please see Future Payments on the Understanding Your Statement page.

Retirement Plan Summary

Activity Summary

Contribution Summary		Total
Contributions for 2026		\$0.00
Contributions for 2025		\$5,914.51
Rollover Contributions		\$0.00
Distribution Summary		Year to Date
Gross Distributions		\$0.00
Federal Withholding		\$0.00
State Withholding		\$0.00
Net Distributions		\$0.00

Your Distribution Standing Withholding Elections

Federal Withholding Election	No Election on File
State (FL) Withholding Election	State Withholding not available

Please see Standing Withholding Elections on the Understanding Your Statement page.

Beneficiaries

Primary Beneficiaries	
Barry Richard	100.00%
Contingent Beneficiaries	

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ALLISON TANT RICHARD &
BARRY RICHARD JT/WROS
6035 BOYNTON HOMESTEAD
TALLAHASSEE FL 32312-3587358





Relationship Summary

Total Relationship Value \$505.14

ALLISON TANT RICHARD &
BARRY RICHARD JT/WROS
6035 BOYNTON HOMESTEAD
TALLAHASSEE FL 32312-3587358

WILLIAM HAGEN
Raymond James & Associates
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William.Hagen@RaymondJames.com

Raymond James Client Services | 800-647-SERV (7378)
Monday- Friday 8 a.m. to 9 p.m. ET
Online Account Access | raymondjames.com/clientaccess

Relationship Summary

		This Statement	Previous Statement
Combined Total	\$	505.14 [Ⓢ]	\$ 503.79 [Ⓢ]
USD Investment Account	\$	9.59	\$ 9.53
Raymond James Bank Enhanced Savings Program	\$	495.55 [Ⓢ]	\$ 494.26 [Ⓢ]

Ⓢ This Raymond James Relationship Summary provides a summary of the value of:

- investment accounts at your Raymond James broker-dealer (Raymond James & Associates, Inc., and/or Raymond James Financial Services, Inc.) as custodian, subcustodian, or introducing or carrying broker; and
- your cash on deposit at FDIC-insured institutions held through the Bank Savings Programs (including the Enhanced Savings Program and the Select Savings Program) offered by Raymond James Bank ("RJ Bank") (Member FDIC).

Each investment account at your Raymond James broker-dealer that is included in the Relationship Summary is listed on the next page, as is the total amount of cash you have on deposit at FDIC-insured institutions held through the Bank Savings Programs. This Relationship Summary is not an official customer account statement, and it is important that you read and understand the official customer account statements for each account summarized here. It is also important that you read and understand the Important Information about Your Raymond James Relationship Summary included below.

Please note that, unless otherwise specified, investment products purchased from or held at your Raymond James broker-dealer:

- are not insured by the FDIC,
- are not deposits or other obligations of, or guaranteed by, RJ Bank or any other FDIC-insured depository institution, and
- are subject to investment risks, including possible loss of the principal invested.

Cash on deposit at FDIC-insured institutions through the Bank Savings Programs is insured by the FDIC up to \$250,000 per insurable capacity per depository institution (bank), subject to applicable FDIC rules and limitations.

Investment Accounts

Account	Account Name	Beginning Balance	Ending Balance
[REDACTED]	Allison or Barry	\$9.53	\$9.59
Total Investment Value		\$9.53	\$9.59

Raymond James Bank - Enhanced Savings Program

Program Account ¹	Account Name	Program Ending Balance	APY ²
[REDACTED]	RICHARD ALLISON - Enhanced Savings Program	\$495.55	3.25%
Total Enhanced Savings Program		\$495.55	

¹ For purposes of identifying in this Relationship Summary the total amount of your cash on deposit at FDIC-insured depository institutions through the Bank Savings Programs (including the Enhanced Savings Program and the Select Savings Program), the Program Account number listed is for your Raymond James Bank account associated with that Program. It is important that you read and understand the important information about your Raymond James Relationship Summary included below.

² Annual Percentage Yield being paid on your balance as of last day of this Relationship Summary.

IMPORTANT INFORMATION ABOUT YOUR RAYMOND JAMES RELATIONSHIP SUMMARY

This Raymond James Relationship Summary provides a summary of the value of:

- investment accounts at your Raymond James broker-dealer (Raymond James & Associates, Inc. ["RJA"] and/or Raymond James Financial Services, Inc. ["RJFS"]) as custodian, subcustodian (including as subcustodian for Raymond James Trust Company of New Hampshire ["RJTCNH"], a trust company licensed by the New Hampshire Department of Banking, and that serves as IRA custodian), or introducing or carrying broker; and
- your cash on deposit at FDIC-insured institutions held through the Bank Savings Programs (including the Enhanced Savings Program and the Select Savings Program) offered by Raymond James Bank ("RJ Bank") (Member FDIC).

RJA, RJFS, RJTCNH, and RJ Bank are affiliates and are wholly owned subsidiaries (directly or indirectly) of Raymond James Financial, Inc. You may have other accounts or relationships with a Raymond James entity that are not included in this Relationship Summary.

This Relationship Summary is provided for your convenience and includes assets that may not be held by your Raymond James broker-dealer. The Relationship Summary is not an official customer account statement for any of the asset values or accounts summarized here, and it is important that you read and understand the official statements for each account referenced here, including any official statements you may receive from other financial institutions that hold your assets. If you see any discrepancy between your official customer account statements and information in this Relationship Summary, or have any questions about this Relationship Summary or any other client service needs, please contact your Financial Advisor, or Raymond James Client Services at 800.647.7378.

Investment accounts at your Raymond James broker-dealer

RJA and RJFS are broker-dealers registered with the United States Securities and Exchange Commission and the Financial Industry Regulatory Authority ("FINRA"). For each of your Raymond James broker-dealer investment accounts shown on page 2 of this Relationship Summary, you are receiving an official customer account statement (an "RJ Broker-Dealer Account Statement") for that account with this Relationship Summary. Each RJ Broker-Dealer Account Statement has information, including a section titled "Understanding Your Statement," that is also important to understanding this Relationship Summary.

Investment accounts covered by the Relationship Summary - Your Raymond James broker-dealer investment accounts shown on page 2 are a set of accounts for which Raymond James delivers statements as a single packet on a "household" basis. The accounts may not all have the same titling and legal ownership. For example, page 2 may include accounts in your individual name; joint accounts of you and a family member or other person; individual-name accounts of that family member or other person; accounts for an entity or trust over which you have authority; and other titling/ownership for which your Raymond James broker-dealer may, and currently does, deliver statements as a single packet. The "Account Name" field on page 2 is simply a short descriptor reference chosen by you or your financial advisor, but the RJ Broker-Dealer Account Statement for each account provides exact titling information for that account.

Securities Investor Protection Corporation ("SIPC") - RJA and RJFS are members of SIPC, which protects securities customers of its members up to \$500,000, including \$250,000 for claims for cash held at the SIPC-member broker-dealer. Money market fund shares are not considered cash for this purpose; they are securities. Account protection applies when a SIPC-member firm fails financially and is unable to meet obligations to securities clients, but it does not protect against market fluctuations. You may obtain information about SIPC, including an explanatory SIPC brochure, by calling SIPC at 202-371-8300 or visiting <http://www.sipc.org>. SIPC coverage is not the same as, and operates differently from, FDIC deposit insurance. Please note that, unless otherwise specified, investment products purchased from or held at your Raymond James broker-dealer:

- are not insured by the FDIC,
- are not deposits or other obligations of, or guaranteed by, RJ Bank or any other FDIC-insured depository institution, and
- are subject to investment risks, including possible loss of the principal invested.

Cash on deposit at FDIC-insured institutions through Bank Savings Programs offered by RJ Bank

- The Enhanced Savings Program offers clients up to \$50 million in FDIC coverage in deposit accounts at third party FDIC-insured depository institutions.
- The Select Savings Program Deposit Account offers clients up to \$250,000 in FDIC coverage in a deposit account at RJ Bank.

Enhanced Savings Program:

Under the Enhanced Savings Program (the "ESP Program") offered by RJ Bank (Member FDIC), RJ Bank deposits your funds into interest bearing FDIC-insured deposit accounts at third party FDIC-insured depository institutions (each, a "Destination Institution" or "DI"). RJ Bank acts as your agent and custodian in establishing and making deposits to and withdrawals from these deposit accounts (the "DI Deposit Accounts") at the Destination Institutions. Under the terms of your Raymond James Bank Enhanced Savings Program Customer Agreement, the amount of your deposit placements at a DI will not exceed \$250,000. The DI Deposit Accounts are deposit obligations of the Destination Institutions only and are not deposit obligations of or guaranteed by RJ Bank. One or more deposit accounts at RJ Bank (the "ESP RJB Deposits") will also be established to facilitate your deposits and withdrawals in the ESP Program.

Statements for your DI bank deposits, transaction history relating to deposits to or withdrawals from your ESP RJB Deposits, and a listing of the FDIC-insured depository institutions participating in the ESP Program are available in electronic format and accessible to you through the Depositor Control Panel accessed via Client Access at <https://www.raymondjames.com/clientaccess>.

For more information regarding the ESP Program, please review your RJ Bank Enhanced Savings Program Customer Agreement and RJ Bank's Enhanced Savings Program Disclosures. If you have questions regarding the ESP Program, please contact RJ Bank Customer Service at 1-800-718-2265, option 4, business days from 8:30-5:30 PM United States Eastern Time.

IMPORTANT INFORMATION ABOUT YOUR RAYMOND JAMES RELATIONSHIP SUMMARY (continued)

Your deposits in the ESP Program are insured by the FDIC up to \$250,000 per insurable capacity per bank, subject to applicable FDIC rules and limitations. This \$250,000 limit includes principal and accrued interest per depositor, when aggregated with all other deposits held in the same insurable capacity (e.g., individual accounts, joint accounts, trusts, business entity accounts) at a bank. You may obtain further information about FDIC deposit insurance coverage by visiting the FDIC website at <https://www.fdic.gov> or by contacting the FDIC by letter, email, or telephone.

RAYMOND JAMES®

Allison or Barry Account Summary

Brokerage

Account No. [REDACTED]

Closing Value \$9.59

ALLISON TANT RICHARD &
BARRY RICHARD JT/WROS
6035 BOYNTON HOMESTEAD
TALLAHASSEE FL 32312-3587358

WILLIAM HAGEN

Raymond James & Associates

2065 THOMASVILLE RD STE 201 | TALLAHASSEE, FL 32308 | (800) 426-9843 | (850) 386-5588

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Raymond James Client Services | 800-647-SERV (7378)

Monday - Friday 8 a.m. to 9 p.m. ET

Online Account Access | raymondjames.com/clientaccess

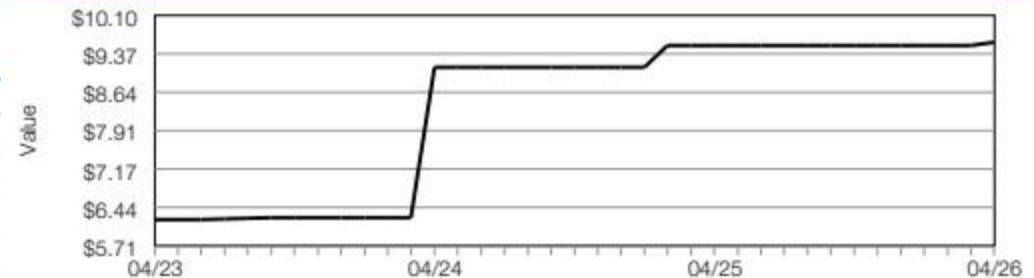
Account Purpose

Wealth Preservation with a conservative risk tolerance and a time horizon less than 5 years.

Activity

	This Statement		Year to Date	
Beginning Balance	\$	9.53	\$	9.53
Deposits	\$	80,000.00	\$	80,000.00
Income	\$	0.06	\$	0.06
Withdrawals	\$	(80,000.00)	\$	(80,000.00)
Expenses	\$	0.00	\$	0.00
Change in Value	\$	0.00	\$	0.00
Ending Balance	\$	9.59	\$	9.59

Value Over Time



Dollar-Weighted Performance Assets Allocation Analysis

See Understanding Your Statement for important information about these calculations.

Performance Inception 04/05/23

YTD	0.01%
2025	0.14%
2024	0.49%

	Value	Percentage
US Equities	\$ -	-
Non-US Equities	\$ -	-
Fixed Income	\$ -	-
Real Estate & Tangibles	\$ -	-
Alternative Investments	\$ -	-
Non-classified	\$ -	-
Cash & Cash Alternatives	\$ 9.59	100.00%

Morningstar asset allocation information is as of 04/29/2026 (mutual funds & annuities) and 04/20/2026 (529s).

Need help navigating your statement? Visit <http://raymondjames.com/statements/comp> for a guide.

The following information is related to the investments currently held in your account(s) at Raymond James & Associates, Inc. (RJA), member New York Stock Exchange/SIPC. For Individual Retirement Custodial Accounts (IRA accounts), Raymond James Trust Company of New Hampshire is custodian (RJ Trust Co NH - Custodian) and RJA is sub-custodian. RJA is registered with the Securities and Exchange Commission as a broker-dealer and investment adviser, and your financial advisor may be licensed to offer and provide both brokerage and advisory services to you. The account information provided herein is inclusive of any advisory or brokerage accounts held at RJA, which acts as custodian or sub-custodian for funds and securities deposited in your account(s) directly by you or as a result of transactions we process for your account(s). Please carefully review your account statements to verify the accuracy of your current holdings and all account activity that has occurred. Information about commissions, service fees and other charges related to your transactions is included on your transaction confirmations. Subject to the limited exceptions outlined in the applicable client agreement, all financial products purchased or sold through an account for which RJA acts as custodian or sub-custodian should appear on a trade confirmation and your account statement. Please contact your financial advisor using the contact information listed on the Account Summary page and Raymond James Client Services at 800.647.7378 if you do not see any such purchase or sale reported on your trade confirmation or account statements; if you have questions about the securities positions, balances and transactions in your account; or if you note any other inaccuracy on your account statement. If you have questions about the following information or would like to update your investment profile, please contact your financial advisor. Raymond James' financial statement is available for your inspection at its offices or at <https://www.raymondjames.com>, or a copy of it will be mailed upon your written request. Any oral communications should be reconfirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act.

To report a complaint or feedback: your satisfaction matters to us. If we fall short of your expectations or if you've had difficulty getting an issue resolved, please let us know so we can address your concerns as quickly as possible. Call us toll-free at 833-462-0720.

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Securities Investor Protection Corporation - Raymond James & Associates, Inc. is a member of the Securities Investor Protection Corporation (SIPC), which protects securities customers of its members up to \$500,000, including \$250,000 for claims for cash. Money market fund shares are not considered cash for this purpose; they are securities. You may obtain information about SIPC, including an explanatory SIPC brochure, by calling SIPC at 202-371-8300 or visiting <http://www.sipc.org>. Raymond James & Associates, Inc. has purchased excess SIPC coverage through various syndicates of Lloyds, a London-based firm. Excess SIPC coverage is fully protected by the Lloyds trust funds and Lloyds Central Fund. The additional protection currently provided has an aggregate firm limit of \$750 million, including a sub-limit of \$1.9 million per customer for cash above basic SIPC. SIPC coverage is not the same as, and operates differently from, FDIC deposit insurance. Account protection applies when a SIPC-member firm fails financially and is unable to meet obligations to securities clients, but it does not protect against market fluctuations.

Raymond James & Associates, Inc. and Raymond James Financial Services, Inc. are affiliated with Raymond James Bank, member FDIC. Unless otherwise specified, products purchased from or held at Raymond James & Associates or purchased from Raymond James Financial Services are not insured by the FDIC, are not deposits or other obligations of Raymond James Bank, are not guaranteed by Raymond James Bank, and are subject to investment risks, including possible loss of the principal invested.

Securities/Investment Pricing - Raymond James endeavors to display pricing information where available, but pricing source, type of product, and market for the product are important to consider regarding the reliability and accuracy of any price displayed. Although sources used for pricing publicly traded securities and other investments are considered generally reliable, the prices displayed on your statement may be based on historical trades, bid/ask information, third-party evaluations, or other methodologies. Therefore, the prices displayed on your statement may or may not reflect prices you would receive in the current market. **By including a price for any non-publicly traded private securities in the statement, Raymond James makes no representation regarding the accuracy, reliability, completeness or attainability of such pricing. Although we seek third-party sources where possible, in some circumstances the pricing may be based on representations made by the security issuer and therefore may not be obtained from or based on an independent or third-party source.** Pricing of non-publicly traded private securities may be subjective and based on varying methodologies or assumptions, and accordingly, may not be reliable and should not be

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Availability of Free Credit and Bank Deposit Program - Any free credit balance in your account is payable upon your demand. You also have the right to receive, in the normal course of business and subject to Raymond James having received the funds, any bank deposit program balance and any fully paid securities to which you are entitled, subject to any obligations you owe in any of your accounts.

Understanding Your Statement (continued)

Allison or Barry Account No. [REDACTED]

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As a reminder, Raymond James may modify or amend the Cash Sweep Program including the terms, conditions and availability of any Cash Sweep option at any time in its sole discretion by providing you with thirty (30) days' prior notice, or in some cases, as set forth in your account opening documentation, no prior notice.

Dollar-Weighted Performance Reporting - The dollar-weighted performance results represented in this statement are based on performance calculations that take into account the impact of deposits and withdrawals. Because these cash flows are beyond the control of the advisor, they should not be used to evaluate his/her performance. Returns exclude some limited partnerships, unpriced securities and annuity history prior to the annuity being linked to the account. Performance returns are calculated net of management fees, if applicable. Returns for periods greater than one year are annualized returns unless they represent entire 12-month periods. All performance figures exclude unpriced securities (including securities of indeterminate value), limited partnerships (other than limited partnerships classified as Alternative Investments and appearing in that section of your statement). Performance for Annuity and RJ Bank CD's may not be all inclusive. Considering these exclusions, overall performance may be different than the results presented in this statement. Past performance is not a guarantee of future results. Information used to calculate performance may have been obtained from third party sources and Raymond James cannot guarantee the accuracy of such information.

Raymond James Bank Deposit Program - The Raymond James Bank Deposit Program is a multibank cash sweep program that deposits available cash in your brokerage account into interest-bearing deposit accounts at one or more banks. Raymond James Bank Deposit Program balances are insured solely by the Federal Deposit Insurance Corporation (FDIC), subject to FDIC limitations and guidelines, which are explained at <https://www.fdic.gov>. If you elected the Raymond James Bank Deposit Program as your sweep option, then any balance in a bank deposit account in the RJB DP can, on your order, be liquidated and the proceeds returned to your securities account or

Understanding Your Statement (continued)

Allison or Barry Account No. [REDACTED]

remitted to you.

The Raymond James Bank Deposit Program rate displayed in the Cash & Cash Alternatives section of your statement is the established rate for the last business day of the reported month. However, in the event that a large deposit is made on the last business day of the month, the rate for the next business day may be displayed. Estimated Annual Income is calculated using this rate and, therefore, is solely an estimated value for the month and may not reflect your actual income. For current rates visit <http://www.raymondjames.com/rates.htm>.

"Your bank priority state" indicates the corresponding Bank Priority List that applies to your account. "RJBDP participating banks you declined" displays the names of the banks you have designated as ineligible to receive your funds, which results in your funds being directed to the next bank on the Bank Priority List. "Participating banks recently added" displays additional banks that have been added to the program in the last 90 days. You have the right to designate any bank in the program as ineligible to receive your funds by contacting your financial advisor.

More information about the Bank Deposit Program, including the current Bank Priority Lists, is available at <https://www.raymondjames.com/rjbdp>.

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Estimated Annual Income and Estimated Income Yield - The Estimated Annual Income (EAI) and Estimated Income Yield (EIY) provided on this statement are an estimate of the income a security will

distribute during the year. These figures should not be confused with actual cash flows, investment yields or investment returns. Actual income or yield may be lower or higher than the estimated amounts. A number of factors may influence the actual income or yield that is received. The amount or frequency of an issuer's dividend may fluctuate or cease, which may cause the income and or yield of the security to fluctuate. EIY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate. EAI and EIY for certain types of securities could include a return of principal or capital gains which could overstate the EAI and EIY. Information used to calculate Estimated Annual Income and or Estimated Income Yield may be obtained from third party sources and Raymond James cannot guarantee the accuracy of such information. Estimated Annual Income and or Estimated Income Yield amounts should not be used as a financial planning tool.

Asset Allocation Analysis - This analysis is for informational purposes only and is intended to be used as part of a complete portfolio review with your financial advisor. The data provided in the asset allocation analysis is subject to inherent limitations and is not guaranteed to represent actual asset class exposure(s) within your account(s) at the time of calculation. See <https://clientaccess.rjf.com/faq/#assetallocation> to learn more. Raymond James and Morningstar data are subject to the availability of fund filings as well as internal analysis and may not represent real-time allocations.

The Cash & Cash Alternatives asset class represents cash and money market holdings, as well as cash allocations contained in mutual funds, annuities, and other investment products. For an actual cash value, please refer to the holdings sections of the Client Statement.

Due to rounding, the sum of the broad classes may not exactly match the total assets value.

Cash & Cash Alternatives

Raymond James Bank Deposit Program ‡

Description	(Symbol)	Value	Estimated Income Yield	Estimated Annual Income
Raymond James Bank Deposit Program ‡ - Selected Sweep Option				
Raymond James Bank		\$9.59	0.03%	
Raymond James Bank Deposit Program Total		\$9.59		\$0.00

Your bank priority state: FL

‡ Please see the Raymond James Bank Deposit Program on the Understanding Your Statement page.

Estimated Income Yield for RJBDP was calculated as of 4/30/2026.

Cash & Cash Alternatives Total	\$9.59	\$0.00
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Portfolio Total \$9.59

Log in to Client Access at <https://www.raymondjames.com/clientaccess> to view additional position details, filter, sort, or download up to 18 months of activity and see available delivery options for account documents.

Values may not reflect all your gains/losses: Accurate gain/loss information is provided wherever possible for most investments however, cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information, including any gain/loss and income activity, should not be used for tax preparation, instead refer to official tax documents.

Activity Summary

Deposits

Type	This Statement	Year to Date
Deposits	\$80,000.00	\$80,000.00
Total Deposits	\$80,000.00	\$80,000.00

Withdrawals

Type	This Statement	Year to Date
Withdrawals	\$(80,000.00)	\$(80,000.00)
Total Withdrawals	\$(80,000.00)	\$(80,000.00)

Income

Type	This Statement	Year to Date
Interest at RJ Bank Deposit Program	\$0.06	\$0.06
Total Income	\$0.06	\$0.06

Activity Detail

Date	Activity Category	Activity Type	Description (Symbol or CUSIP)	Quantity	Price	Amount	Cash Balance	Additional Detail
			Beginning Balance				\$9.53	
04/15/2026	Deposit	Deposit	Cash			\$80,000.00	\$80,009.53	*TRF FR # 50921270
04/16/2026	Withdrawal	Withdrawal	ACH Disbursement			\$(80,000.00)	\$9.53	*ACH TO HANCOCK WHITNEY BANK ACH TRANSFER
04/30/2026	Income	Interest at RJ Bank Deposit Program	Raymond James Bank Deposit Program			\$0.06	\$9.59	

BARRY RICHARD &
ALLISON TANT RICHARD JT/WROS
6035 BOYNTON HOMESTEAD
TALLAHASSEE FL 32312-3587358



Richard Capital Access Joint Account Summary

Advisory

Account No. [REDACTED]

Closing Value \$5,430,808.54

BARRY RICHARD &
ALLISON TANT RICHARD JT/WROS
6035 BOYNTON HOMESTEAD
TALLAHASSEE FL 32312-3587358

WILLIAM HAGEN

Raymond James & Associates

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William.Hagen@RaymondJames.com

Raymond James Capital Access Client Services | 800-759-9797

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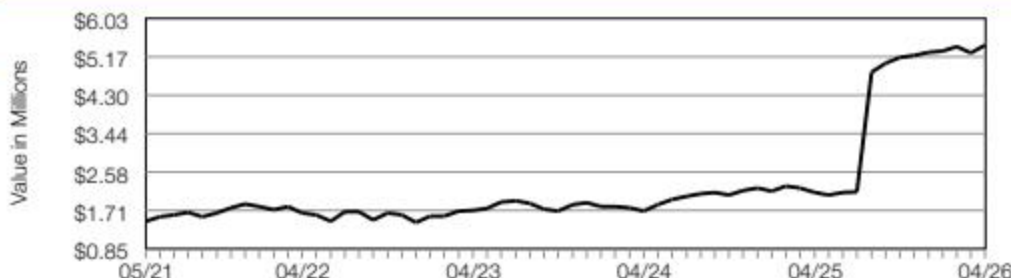
Account Purpose

Wealth Accumulation with an aggressive risk tolerance and a 10 to 20 year time horizon.

Activity

	This Statement	Year to Date
Beginning Balance	\$ 5,263,652.82	\$ 5,273,358.87
Deposits	\$ 0.00	\$ 0.00
Income	\$ 7,043.79	\$ 33,071.31
Withdrawals	\$ (80,000.00)	\$ (80,000.00)
Expenses	\$ (19,684.60)	\$ (39,188.79)
Change in Value	\$ 259,796.53	\$ 243,567.15
Ending Balance	\$ 5,430,808.54	\$ 5,430,808.54

Value Over Time



Time-Weighted Performance

See Understanding Your Statement for important information about these calculations.

Performance Inception 08/07/13

YTD	4.39%
2025	0.79%
2024	20.46%

Assets Allocation Analysis

	Value	Percentage
US Equities	\$ 3,447,593.12	63.50%
Non-US Equities	\$ -	-
Fixed Income	\$ 1,672,255.78	30.79%
Real Estate & Tangibles	\$ 87,305.00	1.60%
Alternative Investments	\$ -	-
Non-classified	\$ 12,709.80	0.23%
Cash & Cash Alternatives*	\$ 210,944.84	3.88%

*Not all Cash & Cash Alternatives are liquid; \$2,847.22 is embedded in investment products.

Morningstar asset allocation information is as of 04/29/2026 (mutual funds & annuities) and 04/20/2026 (529s).

Need help navigating your statement? Visit <http://raymondjames.com/statements/comp> for a guide.

The following information is related to the investments currently held in your account(s) at Raymond James & Associates, Inc. (RJA), member New York Stock Exchange/SIPC. For Individual Retirement Custodial Accounts (IRA accounts), Raymond James Trust Company of New Hampshire is custodian (RJ Trust Co NH - Custodian) and RJA is sub-custodian. RJA is registered with the Securities and Exchange Commission as a broker-dealer and investment adviser, and your financial advisor may be licensed to offer and provide both brokerage and advisory services to you. The account information provided herein is inclusive of any advisory or brokerage accounts held at RJA, which acts as custodian or sub-custodian for funds and securities deposited in your account(s) directly by you or as a result of transactions we process for your account(s). Please carefully review your account statements to verify the accuracy of your current holdings and all account activity that has occurred. Information about commissions, service fees and other charges related to your transactions is included on your transaction confirmations. Subject to the limited exceptions outlined in the applicable client agreement, all financial products purchased or sold through an account for which RJA acts as custodian or sub-custodian should appear on a trade confirmation and your account statement. Please contact your financial advisor using the contact information listed on the Account Summary page and Raymond James Client Services at 800.647.7378 if you do not see any such purchase or sale reported on your trade confirmation or account statements; if you have questions about the securities positions, balances and transactions in your account; or if you note any other inaccuracy on your account statement. If you have questions about the following information or would like to update your investment profile, please contact your financial advisor. Raymond James' financial statement is available for your inspection at its offices or at <https://www.raymondjames.com>, or a copy of it will be mailed upon your written request. Any oral communications should be reconfirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act.

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Client Interest Program - The Client Interest Program (CIP) is an on-demand alternative for client cash that is held for future investment. As required by the U.S. Securities and Exchange Commission Rule 15c3-3, "The Customer Protection Rule," Raymond James segregates client cash from firm cash. The client cash that is set aside is required to be held in bank accounts or in certain high-quality U.S. Government securities. CIP balances are included in the coverage provided by the Securities Investor Protection Corporation (SIPC) and excess SIPC. The CIP rate displayed in the Cash & Cash Alternatives section of your statement is the established rate for the last business day of the reported month. However, in the event that a large deposit is made on the last business day of the month, the rate for the next business day may be displayed. Estimated Annual Income is calculated using this rate and, therefore, is solely an estimated value for the month and may not reflect your actual income. For current rates visit <http://www.raymondjames.com/rates.htm>.

As a reminder, Raymond James may modify or amend the Cash Sweep Program including the terms, conditions and availability of any Cash Sweep option at any time in its sole discretion by providing you with thirty (30) days' prior notice, or in some cases, as set forth in your account opening documentation, no prior notice.

Fixed Income Investments - Fixed income securities, including brokered CDs, are priced using evaluations, which may be matrix- or model-based, and do not necessarily reflect actual trades. These price evaluations suggest current estimated market values, which may be significantly higher or lower than the amount you would pay (receive) in an actual purchase (sale) of the security. These estimates, which are obtained from various sources, assume normal market conditions and are based on large volume transactions. Market prices of fixed income securities may be affected by several risks, including without limitation: interest rate risk - a rise (fall) in interest rates may reduce (increase) the value of your investment, default or credit risk - the issuer's ability to make interest and principal payments, and illiquidity risk - the inability to sell bonds promptly prior to maturity with minimal loss of principal. An overview of these and other risks is available at <https://www.raymondjames.com>, <http://www.finra.org>, <https://emma.msrb.org>, and <https://projectinvested.org>.

Investors interested in regular updates about individual municipal securities can sign up on EMMA (<https://emma.msrb.org>) to receive e-mail alerts when disclosure documents are posted on the website. Investors who track particular bonds identified by their unique "CUSIP" numbers can receive an e-mail notification from EMMA every time a new disclosure document is posted for that security. These documents can include annual and other periodic financial filings, operating data and other types of material events. To sign up for an alert, enter a nine-digit CUSIP number into the "Muni Search" function of EMMA.

Securities ratings, provided by independent nationally recognized statistical organizations, also called Ratings Agencies, are appraisals of the financial stability of a particular issuer and its ability to pay

Understanding Your Statement (continued)

Richard Capital Access Joint Account No. [REDACTED]

income and return principal on your investment. Although they can assist investors in evaluating the credit worthiness of an issuer, ratings are not recommendations to buy, sell or hold a security, nor do ratings remove market risk. In addition, ratings are subject to review, revision, suspension, reduction or withdrawal at any time, and any of these changes in ratings may affect the current market value of your investment. A Rating Agency may also place an issuer under review or credit watch which may be another indicator of a future rating change. Generally, higher yields and/or lower ratings reflect higher perceived credit risk. News events relating to a particular issuer may generally impact the market price, and consequently the yield, of that issuer's securities, even if their rating has not yet changed. Securities with the same rating can actually trade at significantly different prices. The absence of a rating may indicate that the issuer has not requested a rating evaluation, insufficient data exists on the issuer to derive a rating, or that a rating request was denied or removed. Non-rated securities are speculative in nature and are less liquid. Raymond James trade confirmations, online accounts and monthly statements display only the ratings of those Rating Agencies to which Raymond James subscribes. For more information on ratings, please visit <https://www.moodys.com>, <http://www.standardandpoors.com> and <https://www.fitchratings.com>. Individual investors may request Moody's and/or S&P credit reports from their financial advisors. Additionally, Fitch reports are available for municipal bonds.

Certificates of Deposit (CDs) purchased through a securities broker and held in a brokerage account are considered deposits with the issuing institution and are insured by the Federal Deposit Insurance Company (FDIC), an independent agency of the U.S. government. FDIC insurance covers up to \$250,000 (including principal and interest) for deposits held in different ownership categories, including single accounts, joint accounts, trust accounts, IRAs, and certain other retirement accounts, per issuer. If you purchased this CD at a premium to par, the premium is not FDIC insured. Certificate of Deposit Disclosure Statement is available at <https://www.raymondjames.com/liquid.htm>. For more information, please visit <https://www.fdic.gov>.

Mortgage-backed securities and Collateralized Mortgage Obligations (CMOs) are priced based on average life. The actual maturity date may be shorter than stated. For more information, please review FINRA's Investor's Guide to Mortgage Securities and CMOs at <http://www.finra.org>.

Foreign bonds are subject to additional risks, including without limitation, currency fluctuations, differing accounting standards, political and economic instability, and changes in tax laws.

The cost basis for Original Issue Discount (OID) bonds and municipal bonds purchased at a premium may or may not have been adjusted using the constant yield method, providing an approximation of the adjusted cost basis and unrealized gains or losses. Cost basis information is displayed for your information only and should not be relied upon for tax reporting purposes. You should consult your tax advisor to ensure proper tax reporting.

Accrued interest for Fixed Income positions is not included in the total position value or the account summary total. Accrued interest is the interest earned but not yet paid on the bond since the principal investment or since the previous coupon payment if there has been one already. In most cases, it is calculated from the date of the last coupon payment (or dated date) through the last day of the month.

UIT - The price displayed on your statements and in Client Access represents that day's net asset value. If you choose to liquidate units prior to termination of the trust, the liquidation proceeds will equal end-of-day Net Asset Value (NAV), less any outstanding deferred sales charges. Once the deferred sales charge period has ended, liquidation value will equal NAV.

A number of UITs employ, to varying degrees, more sophisticated financial strategies and instruments such as derivatives in order to achieve their investment objectives. Those UITs are commonly referred to as "non-traditional UITs." Non-traditional UITs are more complex than traditional UITs and may not

be appropriate for all investors.

Investors should consider the UIT's investment objective, risks, charges and expenses carefully before investing. The prospectus, which contains this and other important information, is available from your financial advisor and should be read carefully before investing.

Future Payments - Cash and stock dividends, interest and principal payment information are provided to Raymond James by outside vendors. The information is believed to be accurate; however, because future payments listed may not represent all dividends, interest and/or principal that will be paid into your account, the information should be used as an estimate only. Dividends and interest payments are not included as part of your portfolio value; principal payments are included in your total portfolio value.

Raymond James Bank Deposit Program - The Raymond James Bank Deposit Program is a multibank cash sweep program that deposits available cash in your brokerage account into interest-bearing deposit accounts at one or more banks. Raymond James Bank Deposit Program balances are insured solely by the Federal Deposit Insurance Corporation (FDIC), subject to FDIC limitations and guidelines, which are explained at <https://www.fdic.gov>. If you elected the Raymond James Bank Deposit Program as your sweep option, then any balance in a bank deposit account in the RJBDP can, on your order, be liquidated and the proceeds returned to your securities account or remitted to you.

The Raymond James Bank Deposit Program rate displayed in the Cash & Cash Alternatives section of your statement is the established rate for the last business day of the reported month. However, in the event that a large deposit is made on the last business day of the month, the rate for the next business day may be displayed. Estimated Annual Income is calculated using this rate and, therefore, is solely an estimated value for the month and may not reflect your actual income. For current rates visit <http://www.raymondjames.com/rates.htm>.

"Your bank priority state" indicates the corresponding Bank Priority List that applies to your account. "RJBDP participating banks you declined" displays the names of the banks you have designated as ineligible to receive your funds, which results in your funds being directed to the next bank on the Bank Priority List. "Participating banks recently added" displays additional banks that have been added to the program in the last 90 days. You have the right to designate any bank in the program as ineligible to receive your funds by contacting your financial advisor.

More information about the Bank Deposit Program, including the current Bank Priority Lists, is available at <https://www.raymondjames.com/rjbdp>.

As a reminder, Raymond James may modify or amend the Cash Sweep Program including the terms, conditions and availability of any Cash Sweep option at any time in its sole discretion by providing you with thirty (30) days' prior notice, or in some cases, as set forth in your account opening documentation, no prior notice.

Exchange-Traded Products (ETPs) - ETPs are investment products that are listed on a national stock exchange and can be bought and sold in the equity trading markets. ETPs encompass a number of structures that track an underlying benchmark, index or portfolio of securities. ETPs may be structured as registered unit investment trusts (UITs), exchange-traded funds (ETFs), exchange-traded notes (ETNs), grantor trusts or commodity pools.

A number of ETPs employ, to varying degrees, more sophisticated financial strategies and instruments such as leverage, futures, swaps, derivatives, and short selling in order to achieve their investment objectives ("Alternative ETPs"). Alternative ETPs are more complex than traditional ETPs and may not be appropriate for all investors. These may include leveraged or inverse ETPs, some actively-managed ETPs, currency ETPs, commodity ETPs, target return ETPs, volatility ETPs, some ETNs and other

Understanding Your Statement (continued)

Richard Capital Access Joint Account No. [REDACTED]

products.

Alternative ETPs will generally have higher fees than traditional ETPs. All fees and expenses are described in the prospectus. The ability of an ETP issuer to perpetually create new shares contributes to an ETP's efficiency and accuracy in tracking its index. However, under certain circumstances, issuers may cease or suspend creating new shares, which may cause ETPs to trade at a price that differs significantly from the value of its underlying holdings or index. Furthermore, all ETPs may trade at a premium or discount to their net asset value (NAV) (or indicative value in the case of ETNs).

Some ETPs may not trade in high volume, which could impact your ability to buy or sell your shares at the desired price and/or quantity. ETPs can be closed for a variety of reasons, which can cause forced taxable events for investors, including capital gains distributions. Furthermore, there can be closing costs associated with the final liquidation of the ETP and index tracking uncertainty as the ETP liquidates its assets.

Investors should consider an ETP's investment objective, risks, charges and expenses carefully before investing. The prospectus, which contains this and other important information, is available from your financial advisor and should be read carefully before investing.

REITs/Tangibles - Certain Direct Participation Programs (DPPs), such as limited partnerships and private placements, are not listed on a securities exchange, do not have readily liquid markets or ascertainable prices, and generally must be held to termination to maximize returns. Raymond James & Associates, Inc. provides estimated values that are obtained from an independent valuation service or other source or from information made public by the DPP. These values will be different from your purchase price and may not be indicative of the proceeds you should expect if you sell the security. When an estimated value is not readily available, the value is shown as "Not Available" on your customer statement. Cost basis is not adjusted for return of capital. In a qualified retirement account, income generally accumulates on a tax deferred basis. Limited Partnerships may generate Unrelated Business Taxable Income (UBTI), which can create a tax liability that must be paid from your qualified retirement account. To the extent that Raymond James & Associates Inc. is your IRA custodian, and there is a potential federal tax liability for unrelated business taxable income (UBTI) generated by the Fund, Raymond James will take the necessary steps to pay the federal tax from the retirement account by working with a third party to compute the tax liability and prepare IRS form 990-T for submission to the IRS. With respect to state tax reporting obligations, or for UBTI planning in the future, please address any questions to your tax advisor.

Time Weighted Performance Reporting - Performance returns are calculated net of management fees, if applicable. Returns exclude some limited partnerships, unpriced securities and annuity history prior to the annuity being linked to the account. Returns for periods greater than one year are annualized returns unless they represent entire 12-month periods. All performance figures exclude unpriced securities (including securities of indeterminate value), limited partnerships (other than limited partnerships classified as Alternative Investments and appearing in that section of your statement). Performance for Annuity and RJ Bank CD's may not be all inclusive. Previous calculations for managed accounts may have been adjusted for investment manager performance. Considering these exclusions, overall performance may be different than the results presented in this statement. Past performance is not a guarantee of future results. Information used to calculate performance may have been obtained from third party sources and Raymond James cannot guarantee the accuracy of such information.

Quarterly Asset-Based Advisory Fees - After the initial billing, your advisory fee is typically calculated in advance and deducted from your account(s) in the months of January, April, July and October. Your advisory fee is calculated based on the Account Value as of the last business day of the previous quarter (ex. the quarterly fee assessed in July is based on the last business day of June).

The actual fee shown under the "Account Activity" section is calculated using the following formula: (Account Value x Advisory Fee Rate) x (Days in period ÷ Days in year).

For accounts enrolled in the Tax Overlay Service ("TOS"), the TOS fee, when applicable, will also be deducted on a quarterly basis and will be shown on your statement as a separate fee deduction for each enrolled account. For certain accounts enrolled in the Portfolio Select UMA Program, a partial fee credit noted as the "PS UMA Credit", which is described in the disclosure documents, may be applied. For purposes of calculating the asset-based advisory fee, and the TOS fee, if applicable, Raymond James uses the term "Account Value", which we define as the total of the absolute market values of each of the Securities in the Account, long or short, including all cash credit balances, but excluding cash debit balances. The value displayed on your brokerage statement may be different than the Account Value for any of the following reasons:

- trade date (Account Value) versus settlement date (brokerage statement)
- margin balances, proceeds from short sales & call/put writing
- billing treatment on cash balances
- designation of administrative-only assets
- primary market distributions (initial public offerings and other new issues)
- price truncation due to display limitations

Please see the "Understanding your Account Statement: Account Statement Value and Account Value Differences for Fee-Based Accounts" section of Raymond James' Wrap Fee Program Brochure, for a more thorough discussion regarding how Raymond James values your account for advisory fee purposes and other additional information on billing, a current copy of which is available at <http://www.raymondjames.com/legal-disclosures>, and may be obtained from your financial advisor or by contacting the Asset Management Services Client Services department at (800) 248-8861, extension 74991.

Estimated Annual Income and Estimated Income Yield - The Estimated Annual Income (EAI) and Estimated Income Yield (EIY) provided on this statement are an estimate of the income a security will distribute during the year. These figures should not be confused with actual cash flows, investment yields or investment returns. Actual income or yield may be lower or higher than the estimated amounts. A number of factors may influence the actual income or yield that is received. The amount or frequency of an issuer's dividend may fluctuate or cease, which may cause the income and or yield of the security to fluctuate. EIY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate. EAI and EIY for certain types of securities could include a return of principal or capital gains which could overstate the EAI and EIY. Information used to calculate Estimated Annual Income and or Estimated Income Yield may be obtained from third party sources and Raymond James cannot guarantee the accuracy of such information. Estimated Annual Income and or Estimated Income Yield amounts should not be used as a financial planning tool.

Asset Allocation Analysis - This analysis is for informational purposes only and is intended to be used as part of a complete portfolio review with your financial advisor. The data provided in the asset allocation analysis is subject to inherent limitations and is not guaranteed to represent actual asset class exposure(s) within your account(s) at the time of calculation. See <https://clientaccess.rjf.com/fag/#assetallocation> to learn more. Raymond James and Morningstar data are subject to the availability of fund filings as well as internal analysis and may not represent real-time allocations.

The Cash & Cash Alternatives asset class represents cash and money market holdings, as well as cash allocations contained in mutual funds, annuities, and other investment products. For an actual cash value, please refer to the holdings sections of the Client Statement.

Understanding Your Statement (continued)

Richard Capital Access Joint Account No. [REDACTED]

Due to rounding, the sum of the broad classes may not exactly match the total assets value.

Product Interest Rate Risk - The performance of your investment can be affected by various risks, including without limitation, interest rate risk. The fixed income portion of your investment is particularly sensitive to interest rate risk. Generally, a rise (fall) in interest rates will reduce (increase) the market value of the fixed income portion of your investment. An overview of this and other risks is available at <https://www.raymondjames.com>, <http://www.finra.org>, <https://emma.msrb.org>, and <https://projectinvested.org>.

Cash & Cash Alternatives

Raymond James Bank Deposit Program ⓘ

Description	(Symbol)	Value	Estimated Income Yield	Estimated Annual Income
Raymond James Bank Deposit Program ⓘ - Selected Sweep Option				
Raymond James Bank		\$5,166.79	0.03%	\$1.55
Raymond James Bank Deposit Program Total		\$5,166.79		\$1.55

Your bank priority state: FL

ⓘ Please see the Raymond James Bank Deposit Program on the Understanding Your Statement page.

Estimated Income Yield for RJBDP was calculated as of 4/30/2026.

Money Markets

Description	(Symbol)	Quantity	Price	Value	Estimated Income Yield	Estimated Annual Income
FEDERATED HERMES PRIME CASH OBLIG FD CL WS M/M (PCOXX) ▲		202,930.830	\$1.000	\$202,930.83	3.73%	\$7,569.32
Money Markets Total				\$202,930.83		\$7,569.32

▲ This mutual fund is not included as a sweep option, therefore it is excluded from the Activity Detail section cash balance.

Cash & Cash Alternatives Total

\$208,097.62

\$7,570.87

Equities

Stocks

Description	(Symbol)	Quantity	Date Acquired	Unit Cost	Total Cost Basis	Price	Value	Estimated Income Yield	Estimated Annual Income	Gain or (Loss) Pct.	Gain or (Loss)
ALPHABET INCORPORATED CAP STK CLASS C (GOOG)											
LOT 1		200.000	04/26/2022	\$120.159	\$24,031.72	\$381.940	\$76,388.00	0.22%	\$168.00	217.86%	\$52,356.28
LOT 2		200.000	07/12/2022	\$116.294	\$23,258.70	\$381.940	\$76,388.00	0.22%	\$168.00	228.43%	\$53,129.30
APPLE INCORPORATED (AAPL)											
LOT 1		1,100.000	04/19/2012	\$21.038	\$23,141.25	\$271.350	\$298,485.00	0.38%	\$1,144.00	1,189.84%	\$275,343.75

Equities (continued)

Stocks (continued)

Description (Symbol)	Quantity	Date Acquired	Unit Cost	Total Cost Basis	Price	Value	Estimated Income Yield	Estimated Annual Income	Gain or (Loss) Pct.	Gain or (Loss)
LOT 2	1,400.000	11/01/2012	\$21.493	\$30,089.85	\$271.350	\$379,890.00	0.38%	\$1,456.00	1,162.52%	\$349,800.15
LOT 3	420.000	01/24/2013	\$16.131	\$6,775.05	\$271.350	\$113,967.00	0.38%	\$436.80	1,582.16%	\$107,191.95
LOT 4	280.000	01/24/2013	\$16.132	\$4,517.00	\$271.350	\$75,978.00	0.38%	\$291.20	1,582.05%	\$71,461.00
LOT 5	700.000	05/07/2013	\$16.320	\$11,423.75	\$271.350	\$189,945.00	0.38%	\$728.00	1,562.72%	\$178,521.25
LOT 6	560.000	09/17/2013	\$16.125	\$9,029.85	\$271.350	\$151,956.00	0.38%	\$582.40	1,582.82%	\$142,926.15
LOT 7	400.000	08/04/2015	\$28.797	\$11,518.99	\$271.350	\$108,540.00	0.38%	\$416.00	842.27%	\$97,021.01
LOT 8	440.000	01/07/2016	\$24.685	\$10,861.29	\$271.350	\$119,394.00	0.38%	\$457.60	999.26%	\$108,532.71
LOT 9	800.000	05/02/2016	\$23.270	\$18,615.80	\$271.350	\$217,080.00	0.38%	\$832.00	1,066.11%	\$198,464.20
LOT 10	400.000	01/03/2019	\$36.091	\$14,436.50	\$271.350	\$108,540.00	0.38%	\$416.00	651.84%	\$94,103.50
BERKSHIRE HATHAWAY INCORPORATED DEL CLASS B NEW (BRK.B)	150.000		\$227.816	\$34,172.35	\$473.600	\$71,040.00			107.89%	\$36,867.65
LOT 1	100.000	08/26/2010	\$76.849	\$7,684.85	\$473.600	\$47,360.00			516.28%	\$39,675.15
LOT 2	50.000 ^C	05/01/2025	\$529.750	\$26,487.50	\$473.600	\$23,680.00			(10.60)%	\$(2,807.50)
CVS HEALTH CORPORATION (CVS)	300.000 ^C	07/17/2019	\$56.500	\$16,949.97	\$83.290	\$24,987.00	3.19%	\$798.00	47.42%	\$8,037.03
CHARGEPOINT HOLDINGS INCORPORATED COM SHS (CHPT)	60.000 ^C		\$433.803	\$26,028.15	\$6.410	\$384.60			(98.52)%	\$(25,643.55)
LOT 1	45.000	11/11/2021	\$497.080	\$22,368.60	\$6.410	\$288.45			(98.71)%	\$(22,080.15)
LOT 2	15.000	05/06/2022	\$243.970	\$3,659.55	\$6.410	\$96.15			(97.37)%	\$(3,563.40)
COSTCO WHOLESALE CORPORATION (COST)	150.000 ^C		\$923.409	\$138,511.33	\$1,014.530	\$152,179.50	0.58%	\$882.00	9.87%	\$13,668.17
LOT 1	100.000	09/23/2025	\$937.154	\$93,715.38	\$1,014.530	\$101,453.00	0.58%	\$588.00	8.26%	\$7,737.62
LOT 2	50.000	12/05/2025	\$895.919	\$44,795.95	\$1,014.530	\$50,726.50	0.58%	\$294.00	13.24%	\$5,930.55
DISNEY WALT COMPANY (DIS)	100.000 ^C	08/21/2015	\$99.353	\$9,935.30	\$103.750	\$10,375.00	1.45%	\$150.00	4.43%	\$439.70

Equities (continued)

Stocks (continued)

Description (Symbol)	Quantity	Date Acquired	Unit Cost	Total Cost Basis	Price	Value	Estimated Income Yield	Estimated Annual Income	Gain or (Loss) Pct.	Gain or (Loss)
FORD MTR COMPANY (F)	1,000.000	10/09/2002	\$7.183	\$7,182.95	\$12.080	\$12,080.00	4.97%	\$600.00	68.18%	\$4,897.05
MP MATERIALS CORPORATION COM CLASS A (MP)	150.000 ^C	08/08/2025	\$72.910	\$10,936.48	\$66.040	\$9,906.00			(9.42)%	\$(1,030.48)
MACOM TECH SOLUTIONS HLDGS INCORPORATED (MTSI)	108.000 ^C	07/29/2015	\$47.970	\$5,180.76	\$281.610	\$30,413.88			487.05%	\$25,233.12
NVIDIA CORPORATION (NVDA)	500.000 ^C		\$179.493	\$89,746.50	\$199.570	\$99,785.00	0.02%	\$20.00	11.19%	\$10,038.50
LOT 1	200.000	01/21/2026	\$180.135	\$36,027.00	\$199.570	\$39,914.00	0.02%	\$8.00	10.79%	\$3,887.00
LOT 2	200.000	02/04/2026	\$176.385	\$35,277.00	\$199.570	\$39,914.00	0.02%	\$8.00	13.14%	\$4,637.00
LOT 3	100.000	03/16/2026	\$184.425	\$18,442.50	\$199.570	\$19,957.00	0.02%	\$4.00	8.21%	\$1,514.50
ORACLE CORPORATION (ORCL)	400.000 ^C		\$183.019	\$73,207.49	\$161.390	\$64,556.00	1.24%	\$800.00	(11.82)%	\$(8,651.49)
LOT 1	200.000	12/24/2025	\$196.780	\$39,356.00	\$161.390	\$32,278.00	1.24%	\$400.00	(17.98)%	\$(7,078.00)
LOT 2	50.000	01/22/2026	\$178.949	\$8,947.47	\$161.390	\$8,069.50	1.24%	\$100.00	(9.81)%	\$(877.97)
LOT 3	150.000	01/30/2026	\$166.027	\$24,904.02	\$161.390	\$24,208.50	1.24%	\$300.00	(2.79)%	\$(695.52)
PROCTER & GAMBLE COMPANY (PG)	100.000	06/25/1999	\$43.380	\$4,337.95	\$147.090	\$14,709.00	2.96%	\$435.40	239.08%	\$10,371.05
REGENXBIO INCORPORATED (RGNX)	1,000.000 ^C	05/15/2025	\$7.768	\$7,768.10	\$8.970	\$8,970.00			15.47%	\$1,201.90
RIGETTI COMPUTING INCORPORATED COMMON STOCK (RGTI)	1,000.000 ^C	10/28/2025	\$37.506	\$37,506.30	\$17.450	\$17,450.00			(53.47)%	\$(20,056.30)
SOLID POWER INCORPORATED CLASS A COM (SLDP)	2,000.000 ^C	08/31/2022	\$6.590	\$13,179.80	\$3.450	\$6,900.00			(47.65)%	\$(6,279.80)
TELEPHONE & DATA SYSTEMS INCORPORATED COM NEW (TDS)	800.000 ^C	02/11/2015	\$26.034	\$20,827.20	\$45.060	\$36,048.00	0.36%	\$128.00	73.08%	\$15,220.80
USA RARE EARTH INCORPORATED (USAR)	500.000 ^C	08/18/2025	\$15.840	\$7,920.00	\$25.970	\$12,985.00			63.95%	\$5,065.00

Equities (continued)

Stocks (continued)

Description (Symbol)	Quantity	Date Acquired	Unit Cost	Total Cost Basis	Price	Value	Estimated Income Yield	Estimated Annual Income	Gain or (Loss) Pct.	Gain or (Loss)
WARNER BROS DISCOVERY INCORPORATED COM SER A (WBD)	1,000.000 ^C	02/10/2026	\$27.907	\$27,907.10	\$27.050	\$27,050.00			(3.07)%	\$(857.10)
Stocks Total				\$718,997.48		\$2,516,369.98	0.43%	\$10,909.40	249.98%	\$1,797,372.50

Unit Investment Trusts ◇

Description (CUSIP)	Quantity	Date Acquired	Unit Cost	Total Cost Basis	Price	Value	Estimated Income Yield	Estimated Annual Income	Gain or (Loss) Pct.	Gain or (Loss)
FIRST TRUST ENERGY SELECT PORTFOLIO SERIES 95 TERM 02/08/2027 REINV FEE SEMI-ANNUAL (30339Y732)	13,871.297 ^C		\$9.078	\$125,920.45	\$13.476	\$186,929.61	2.09%	\$3,911.71	48.45%	\$61,009.16
LOT 1	13,499.000	03/03/2025	\$9.079	\$122,560.12	\$13.476	\$181,912.52	2.09%	\$3,806.72	48.43%	\$59,352.40
LOT 2	372.297	Reinvests	\$9.026	\$3,360.33	\$13.476	\$5,017.07	2.09%	\$104.99	49.30%	\$1,656.74
FIRST TRUST ELEC UTIL INFRA & TECH PORT SER 2 TERM 07/01/2026 REINV FEE SEMI-ANNUAL (30340N139)	2,013.125 ^C		\$12.520	\$25,204.75	\$19.897	\$40,055.17	0.51%	\$203.33	58.92%	\$14,850.42
LOT 1	2,000.000	05/16/2025	\$12.501	\$25,001.52	\$19.897	\$39,794.00	0.51%	\$202.00	59.17%	\$14,792.48
LOT 2	13.125	Reinvests	\$15.483	\$203.23	\$19.897	\$261.15	0.51%	\$1.33	28.50%	\$57.92
FIRST TRUST AEROSPACE & DEFENSE PORTFOLIO SERIES 48 TERM 04/30/2027 REINV FEE SEMI-ANNUAL (30340U851)	2,204.411 ^C		\$11.373	\$25,070.05	\$12.698	\$27,991.61	0.57%	\$160.26	11.65%	\$2,921.56
LOT 1	2,195.000	07/07/2025	\$11.369	\$24,954.81	\$12.698	\$27,872.11	0.57%	\$159.36	11.69%	\$2,917.30
LOT 2	9.411	Reinvests	\$12.245	\$115.24	\$12.698	\$119.50	0.57%	\$0.68	3.70%	\$4.26

Equities (continued)

Unit Investment Trusts ♦ (continued)

Description (CUSIP)	Quantity	Date Acquired	Unit Cost	Total Cost Basis	Price	Value	Estimated Income Yield	Estimated Annual Income	Gain or (Loss) Pct.	Gain or (Loss)
FIRST TRUST ELEC UTIL INFRA & TECH PORT SER 3 TERM 09/28/2026 REINV FEE SEMI-ANNUAL (30341M874)	23,990.775 ^c		\$10.427	\$250,161.69	\$14.334	\$343,883.77	0.44%	\$1,501.82	37.46%	\$93,722.08
LOT 1	23,955.000	08/08/2025	\$10.426	\$249,761.64	\$14.334	\$343,370.97	0.44%	\$1,497.19	37.48%	\$93,609.33
LOT 2	35.775	Reinvests	\$11.182	\$400.05	\$14.334	\$512.80	0.44%	\$2.24	28.18%	\$112.75
FIRST TRUST AEROSPACE & DEFENSE PORTFOLIO SERIES 49 TERM 07/30/2027 REINV FEE SEMI-ANNUAL (30341W179)	29,438.828 ^c		\$9.687	\$285,183.73	\$10.483	\$308,607.24	0.57%	\$1,769.27	8.21%	\$23,423.51
LOT 1	20,641.000	08/08/2025	\$9.670	\$199,600.78	\$10.483	\$216,379.60	0.57%	\$1,238.46	8.41%	\$16,778.82
LOT 2	8,687.000	08/29/2025	\$9.721	\$84,442.09	\$10.483	\$91,065.82	0.57%	\$521.22	7.84%	\$6,623.73
LOT 3	110.828	Reinvests	\$10.294	\$1,140.86	\$10.483	\$1,161.81	0.57%	\$6.65	1.84%	\$20.95
Unit Investment Trusts Total				\$711,540.67		\$907,467.40	0.83%	\$7,546.39	27.54%	\$195,926.73

♦ Please see UIT Pricing on the Understanding Your Statement page.

REITs / Tangibles †

Description (Symbol)	Quantity	Date Acquired	Unit Cost	Total Cost Basis	Price	Value	Estimated Income Yield	Estimated Annual Income	Gain or (Loss) Pct.	Gain or (Loss)
ENERGY TRANSFER L P COM UT LTD PTN (ET)	1,500.000		\$18.083	\$27,124.90	\$20.190	\$30,285.00	6.69%	\$2,025.00	11.65%	\$3,160.10
LOT 1	1,000.000	11/20/2024	\$18.135	\$18,135.00	\$20.190	\$20,190.00	6.69%	\$1,350.00	11.33%	\$2,055.00
LOT 2	500.000	06/18/2025	\$17.980	\$8,989.90	\$20.190	\$10,095.00	6.69%	\$675.00	12.29%	\$1,105.10
REDWOOD TRUST INCORPORATED REIT (RWT)	6,000.000 ^c		\$5.627	\$33,762.81	\$5.560	\$33,360.00	12.95%	\$4,320.00	(1.19)%	\$(402.81)
LOT 1	1,000.000	08/21/2024	\$6.547	\$6,547.30	\$5.560	\$5,560.00	12.95%	\$720.00	(15.08)%	\$(987.30)

Equities (continued)

REITs / Tangibles † (continued)

Description (Symbol)	Quantity	Date Acquired	Unit Cost	Total Cost Basis	Price	Value	Estimated Income Yield	Estimated Annual Income	Gain or (Loss) Pct.	Gain or (Loss)
LOT 2	2,000.000	06/13/2025	\$5.470	\$10,940.60	\$5.560	\$11,120.00	12.95%	\$1,440.00	1.64%	\$179.40
LOT 3	3,000.000	07/30/2025	\$5.425	\$16,274.91	\$5.560	\$16,680.00	12.95%	\$2,160.00	2.49%	\$405.09
UNITI GROUP LLC COM SHS REIT (UNIT)	2,000.000 ^c		\$6.021	\$12,042.50	\$11.830	\$23,660.00			96.47%	\$11,617.50
LOT 1	1,000.000	10/02/2025	\$6.048	\$6,047.50	\$11.830	\$11,830.00			95.62%	\$5,782.50
LOT 2	1,000.000	10/28/2025	\$5.995	\$5,995.00	\$11.830	\$11,830.00			97.33%	\$5,835.00
REITs / Tangibles Total				\$72,930.21		\$87,305.00	7.27%	\$6,345.00	19.71%	\$14,374.79

† Please see REITs/Tangibles on the Understanding Your Statement page.

DPP & Unlisted REIT Holdings: IMPORTANT - Part of your distribution includes a return of capital. Any distribution that represents a return of capital reduces the estimated per share value shown on your account statement. The preceding notice is required when reporting distributions on Direct Participation Programs and/or REITs and is subject to the DPP or REIT sponsor's final capital return determination as detailed in the IRS Form 1099 or K-1, as applicable.

Equities Total	\$1,503,468.36	\$3,511,142.38	0.71%	\$24,800.79	133.54%	\$2,007,674.02
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Mutual Funds

Open-End Funds

Description (Symbol)	Quantity	Amount Invested	Total Cost Basis	Price	Value	Estimated Income Yield	Estimated Annual Income	Investment Gain or (Loss)	Cost Basis Gain or (Loss)
AMERICAN CENTURY SHORT DURATION STR INC FD CL I N/L (ASDHX)	11,359.338 ^c	\$100,000.00	\$102,912.98	\$9.000	\$102,234.04	4.92%	\$5,032.19	\$2,234.04 2.23%	\$(678.94) (0.66)%
Open-End Funds Total		\$100,000.00	\$102,912.98		\$102,234.04	4.92%	\$5,032.19	\$2,234.04	\$(678.94)

Mutual Funds (continued)

Closed-End Funds

Description (Symbol)	Quantity	Date Acquired	Unit Cost	Total Cost Basis	Price	Value	Estimated Income Yield	Estimated Annual Income	Gain or (Loss)
SPROTT ASSET MANAGEMENT LP PHYSICAL GOLD TR (CANADA) (PHYS)	300.000 ^c	01/13/2026	\$35.147	\$10,544.04	\$35.020	\$10,506.00			\$(38.04)
Closed-End Funds Total				\$10,544.04		\$10,506.00	0.00%	\$0.00	\$(38.04)
Mutual Funds Total				\$113,457.02		\$112,740.04	4.46%	\$5,032.19	\$(716.98)

Exchange-Traded Products (ETPs)^x

Exchange-Traded Funds

Description (Symbol)	Quantity	Date Acquired	Unit Cost	Total Cost Basis	Price	Value	Estimated Income Yield	Estimated Annual Income	Gain or (Loss) Pct.	Gain or (Loss)
AMERICAN CENTURY DIVERSIFIED CORPORATE BOND ETF (KORP)	1,500.000 ^c		\$47.254	\$70,881.45	\$46.770	\$70,155.00	5.13%	\$3,595.50	(1.02)%	\$(726.45)
LOT 1	1,000.000	08/12/2025	\$46.917	\$46,916.50	\$46.770	\$46,770.00	5.13%	\$2,397.00	(0.31)%	\$(146.50)
LOT 2	500.000	09/15/2025	\$47.930	\$23,964.95	\$46.770	\$23,385.00	5.13%	\$1,198.50	(2.42)%	\$(579.95)
FIRST TR EXCHANGE-TRADED FD INDXX AEROSPACE & DEFENSE ETF (MISL)	300.000 ^c	04/24/2026	\$43.999	\$13,199.73	\$44.210	\$13,263.00	0.37%	\$49.20	0.48%	\$63.27
SPDR GOLD SHARES (GLD)	30.000	02/12/2013	\$160.150	\$4,804.51	\$423.660	\$12,709.80			164.54%	\$7,905.29 ^d
Exchange-Traded Funds Total				\$88,885.69		\$96,127.80	3.79%	\$3,644.70	8.15%	\$7,242.11
Exchange-Traded Products Total				\$88,885.69		\$96,127.80	3.79%	\$3,644.70	8.15%	\$7,242.11

^x Please see the Exchange-Traded Products on the Understanding Your Statement page.

Fixed Income ♦

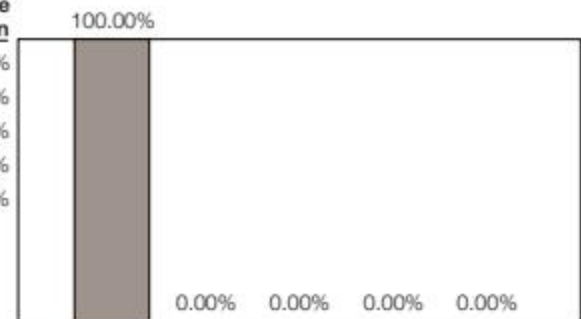
Credit Quality Analysis

Lowest Available *		Current Period Value	Percentage Allocation
U.S. Treasury	\$	1,502,700.70	100.00%
Agency/GSE Debt	\$	0.00	0.00%
ABS/MBS/CMOs	\$	0.00	0.00%
Certificates of Deposit (CDs)	\$	0.00	0.00%
AAA	\$	0.00	0.00%
AA	\$	0.00	0.00%
A	\$	0.00	0.00%
BAA	\$	0.00	0.00%
Below Investment Grade	\$	0.00	0.00%
Not Rated	\$	0.00	0.00%



Maturity Analysis

Maturity		Current Period Value	Percentage Allocation
0 to < 1 yr	\$	1,502,700.70	100.00%
1 to < 3 yrs	\$	0.00	0.00%
3 to < 7 yrs	\$	0.00	0.00%
7 to < 14 yrs	\$	0.00	0.00%
14 to > yrs	\$	0.00	0.00%



* Based on Moody's, S&P and Fitch (municipals only) Long Term Rating

U.S. Treasury Securities

Description (CUSIP)	Par Value	Estimated Annual Income	Date Acquired	Price	Value	Accrued Interest	Total Cost Basis/ Gain or (Loss)	Adjusted Cost/ Gain or (Loss)
US TREASURY NOTES 1.125% 10/31/2026 1.1250% DUE 10/31/2026 (91282CDG3) Ratings Information: Not Rated	\$910,000.00 ^C	\$10,237.50		\$98.713	\$898,288.30		\$892,991.40 \$5,296.90	\$892,991.40 ^A \$5,296.90
LOT 1	\$300,000.00	\$3,375.00	12/29/2025	\$98.713	\$296,139.00		\$294,000.00 \$2,139.00	\$294,000.00 ^A \$2,139.00
LOT 2	\$610,000.00	\$6,862.50	02/02/2026	\$98.713	\$602,149.30		\$598,991.40 \$3,157.90	\$598,991.40 ^A \$3,157.90

Fixed Income (continued) ♦

U.S. Treasury Securities (continued)

Description (CUSIP)	Par Value	Estimated Annual Income	Date Acquired	Price	Value	Accrued Interest	Total Cost Basis/ Gain or (Loss)	Adjusted Cost/ Gain or (Loss)
US TREASURY NOTES 2% 11/15/2026 2.0000% DUE 11/15/2026 (912828U24) Ratings Information: Moody's Long Term Rating: Aa1	\$610,000.00 ^c	\$12,200.00	03/02/2026	\$99.084	\$604,412.40	\$5,594.47	\$603,161.33 \$1,251.07	\$603,161.33 ^A \$1,251.07
U.S. Treasury Securities Total	\$1,520,000.00	\$22,437.50			\$1,502,700.70	\$5,594.47	\$1,496,152.73 \$6,547.97	\$1,496,152.73 \$6,547.97

S&P's issuer credit rating for the U.S. Government is AA+ with a negative long-term outlook.

^A Adjusted Cost figure may not have been modified with accrued market discount, acquisition premium or bond premium.

Fixed Income Total	\$22,437.50	\$1,502,700.70	\$5,594.47
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♦ Please see Fixed Income Investments on the Understanding Your Statement page.

Portfolio Total \$5,430,808.54

Accrued Interest Total \$5,594.47

Portfolio Total with Accrued Interest \$5,436,403.01

^c Cost basis for these tax lots/securities will be supplied to the IRS on Form 1099-B.

^d Dual basis as a result of a depreciated gift. Current market value was used to estimate the cost basis and gain/loss until the position has been sold. Once sold, the true cost and gain/loss will be established.

Log in to Client Access at <https://www.raymondjames.com/clientaccess> to view additional position details, filter, sort, or download up to 18 months of activity and see available delivery options for account documents.

Values may not reflect all your gains/losses: Accurate gain/loss information is provided wherever possible for most investments however, cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information, including any gain/loss and income activity, should not be used for tax preparation, instead refer to official tax documents.

Activity Summary

Income			Withdrawals			Purchases		
Type	This Statement	Year to Date	Type	This Statement	Year to Date	Type	This Statement	Year to Date
Dividends - Taxable	\$1,925.00	\$11,644.23	Withdrawals	\$(80,000.00)	\$(80,000.00)	Purchases	\$(14,999.73)	\$(1,435,832.30)
Dividends/Interest - 2025	\$0.00	\$429.69	Total Withdrawals	\$(80,000.00)	\$(80,000.00)	Reinvests	\$(1,398.65)	\$(7,238.04)
Interest - Taxable	\$5,118.75	\$20,493.75	Expenses			Total Purchases	\$(16,398.38)	\$(1,443,070.34)
Interest at RJ Bank Deposit Program	\$0.04	\$1.14				Sales / Redemptions		
Other Income	\$0.00	\$502.50	Type	This Statement	Year to Date	Type	This Statement	Year to Date
Total Income	\$7,043.79	\$33,071.31	Fees	\$(19,684.60)	\$(39,188.79)	Redemptions	\$0.00	\$1,200,000.00
			Total Expenses	\$(19,684.60)	\$(39,188.79)	Sales	\$113,000.00	\$333,116.50
						Total Sales/Redemptions	\$113,000.00	\$1,533,116.50

Activity Detail

Date	Activity Category	Activity Type	Description (Symbol or CUSIP)	Check/Deposit Code	Quantity	Price	Amount	Cash Balance	Additional Detail
			Beginning Balance					\$1,205.98	
04/01/2026	Income	Dividend - Taxable	NVIDIA CORPORATION (NVDA)				\$4.00	\$1,209.98	\$0.01000 per share x 400.000 shares
04/01/2026	Income Purchase	Dividend - Taxable Reinvest	AMERICAN CENTURY SHORT DURATION STR INC FD CL I N/L (ASDHX)		44.348	\$8.96996	\$397.80	\$1,209.98	\$0.03516 per share x 11,314.990 shares
04/01/2026	Income Purchase	Dividend - Taxable Reinvest	FEDERATED HERMES PRIME CASH OBLIG FD CL WS M/M (PCOXX)		1,000.850	\$1.000	\$1,000.85	\$1,209.98	\$0.00320 per share x 313,129.980 shares
04/09/2026	Income	Dividend - Taxable	AMERICAN CENTURY DIVERSIFIED CORPORATE BOND ETF (KORP)				\$322.35	\$1,532.33	\$2.1490 per share x 1,500.000 shares
04/14/2026	Sale/Redemption	Sale	FEDERATED HERMES PRIME CASH OBLIG FD CL WS M/M (PCOXX)		(19,000.000)	\$1.000	\$19,000.00	\$20,532.33	
04/15/2026	Withdrawal	Withdrawal	Cash				\$(80,000.00)	\$(59,467.67)	*TRF TO 783NH066

Activity Detail (continued)

Date	Activity Category	Activity Type	Description (Symbol or CUSIP)	Check/Deposit Code	Quantity	Price	Amount	Cash Balance	Additional Detail
04/15/2026	Expense	Fee	Cash				\$(19,684.60)	\$(79,152.27)	2Q Fees for 091/365 Days at 1.50% on \$5,263,652.78
04/15/2026	Sale/Redemption	Sale	FEDERATED HERMES PRIME CASH OBLIG FD CL WS M/M (PCOXX)		(81,000.000)	\$1.000	\$81,000.00	\$1,847.73	
04/24/2026	Purchase	Purchase	FEDERATED HERMES PRIME CASH OBLIG FD CL WS M/M (PCOXX)		1,800.000	\$1.000	\$(1,800.00)	\$47.73	
04/24/2026	Income	Dividend - Taxable	ORACLE CORPORATION (ORCL)				\$200.00	\$247.73	\$5.0000 per share x 400.000 shares
04/27/2026	Purchase	Purchase	FIRST TR EXCHANGE-TRADED FD INDXX AEROSPACE & DEFENSE ETF (MISL)		300.000	\$43.9991	\$(13,199.73)	\$(12,952.00)	
04/27/2026	Sale/Redemption	Sale	FEDERATED HERMES PRIME CASH OBLIG FD CL WS M/M (PCOXX)		(13,000.000)	\$1.000	\$13,000.00	\$48.00	
04/30/2026	Income	Interest at RJ Bank Deposit Program	Raymond James Bank Deposit Program				\$0.04	\$48.04	
04/30/2026	Income	Interest - Taxable	US TREASURY NOTES 1.125% 10/31/2026 1.1250% DUE 10/31/2026 (91282CDG3)				\$5,118.75	\$5,166.79	Paid on 910,000

DPP & Unlisted REIT Holdings: IMPORTANT - Part of your distribution includes a return of capital. Any distribution that represents a return of capital reduces the estimated per share value shown on your account statement. The preceding notice is required when reporting distributions on Direct Participation Programs and/or REITs and is subject to the DPP or REIT sponsor's final capital return determination as detailed in the IRS Form 1099 or K-1, as applicable.

Future Payments

Future Cash Dividends ⁰

Description	(Symbol or CUSIP)	Record Date	Payable Date	Estimated Amount	Additional Detail
CVS HEALTH CORPORATION	(CVS)	04/23/2026	05/04/2026	\$199.50	\$0.66500 per share x 300.000 shares

Future Payments (continued)

Future Cash Dividends (continued) [◇]

Description	(Symbol or CUSIP)	Record Date	Payable Date	Estimated Amount	Additional Detail
PROCTER & GAMBLE COMPANY	(PG)	04/24/2026	05/15/2026	\$108.85	\$1.08850 per share x 100.000 shares

Future Cash Dividends Total

\$308.35

[◇] Please see Future Payments on the Understanding Your Statement page.

SUBSTITUTE FORM 1099-S
PROCEEDS FROM REAL ESTATE TRANSACTIONS
FOR THE TAX YEAR: 2025
OMB No. 1545-0997

SETTLEMENT AGENT/FILER'S NAME AND ADDRESS

850 Title, LLC
18 Pine Lake Drive
Santa Rosa Beach, FL 32459
(850)213-0736

Filer's Federal Tax ID Number:
Order Number:

93-3163849

SELLER/TRANSFEROR'S NAME AND ADDRESS

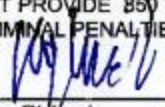
Barry Richard and Allison Tant Richard
6035 Boynton Homestead
Tallahassee, FL 32312

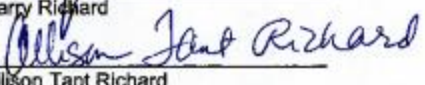
Transferor's Federal Tax ID Number:

1) Date of Closing: 08/06/2025	2) Gross Proceeds: 3,023,000.00	4) X here if property or services received:	5) X here if foreign person:	6) Buyer's part of real estate tax: 0.00
3) Address or Legal Description: 16 Beachberry Lane, Santa Rosa Beach, FL 32459				

THIS IS IMPORTANT TAX INFORMATION AND IS BEING FURNISHED TO THE IRS. IF YOU ARE REQUIRED TO FILE A RETURN, A NEGLIGENCE PENALTY OR OTHER SANCTION MAY BE IMPOSED ON YOU IF THIS ITEM IS REQUIRED TO BE REPORTED AND THE IRS DETERMINES THAT IT HAS NOT BEEN REPORTED.

YOU ARE REQUIRED BY LAW TO PROVIDE 850 TITLE, LLC WITH YOUR CORRECT TAXPAYER IDENTIFICATION NUMBER. IF YOU DO NOT PROVIDE 850 TITLE, LLC WITH YOUR CORRECT TAXPAYER IDENTIFICATION NUMBER, YOU MAY BE SUBJECT TO CIVIL OR CRIMINAL PENALTIES IMPOSED BY LAW.


Barry Richard


Allison Tant Richard

INSTRUCTIONS FOR TRANSFEROR:

For sales or exchanges of certain real estate, the person responsible for closing a real estate transaction must report the real estate proceeds to the IRS and must furnish this statement to you. To determine if you have to report the sale or exchange of your main home on your tax return, see the instructions for Schedule D (Form 1040). If the real estate was not your main home, report the transaction on Form 4797, Form 6252, and/or the Schedule D for the appropriate income tax form. If box 4 is checked and you received or will receive like-kind property, you must file Form 8824.

Federal mortgage subsidy. You may have to recapture (pay back) all or part of a federal mortgage subsidy if all the following apply:

- You received a loan provided from the proceeds of a qualified mortgage bond or you received a mortgage credit certificate.
- Your original mortgage loan was provided after 1990.
- You sold or disposed of your home at a gain during the first 9 years after you received the federal mortgage subsidy.
- Your income for the year you sold or disposed of your home was over a specified amount.

This will increase your tax. See Form 8828, and Pub. 523.

Transferor's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN)). However, the issuer has reported your complete TIN to the IRS.

Account number. May show an account or other unique number the filer assigned to distinguish your account.

Box 1. Shows the date of closing.

Box 2. Shows the gross proceeds from a real estate transaction, generally the sales price. Gross proceeds include cash and notes payable to you, notes assumed by the transferee (buyer), and any notes paid off at settlement. Box 2 does not include the value of other property or services you received or will receive. See Box 4.

Box 3. Shows the address or legal description of the property transferred.

Box 4. If checked, shows that you received or will receive services or property (other than cash or notes) as part of the consideration for the property transferred. The value of any services or property (other than cash or notes) is not included in box 2.

Box 5. If checked, shows that you are a foreign person (nonresident alien, foreign partnership, foreign estate, or foreign trust).

Box 6. Shows certain real estate tax on a residence charged to the buyer at settlement. If you have already paid the real estate tax for the period that includes the sale date, subtract the amount in box 6 from the amount already paid to determine your deductible real estate tax. But if you have already deducted the real estate tax in a prior year, generally report this amount as income on the "Other income" line of Schedule 1 (Form 1040). For more information, see Pub. 523, Pub. 525, and Pub. 530.

Future developments. For the latest developments related to Form 1099-S and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099S.

Free File Program. Go to www.irs.gov/FreeFile to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.

Closing Disclosure

Closing Information

Date Issued
Closing Date 08/06/2025
Disbursement Date 08/06/2025
Settlement Agent 850 Title
File # XXXXXXXXXX
Property 16 Beachberry Lane
Santa Rosa Beach, FL 32459
Sale Price \$3,023,000.00

Summaries of Transactions

SELLER'S TRANSACTION

M. Due to Seller at Closing **\$3,024,112.09**
01 Sale Price of Property **\$3,023,000.00**

02 Sale Price of Any Personal Property Included in Sale

03

04

05

06

07

08

Adjustments for Items Paid by Seller in Advance

09 City/Town Taxes

10 County Taxes

11 Assessments 08/06/2025 to 09/30/2025 **\$1,112.09**

12

13

14

15

16

N. Due from Seller at Closing **\$218,785.46**

01 Excess Deposit

02 Closing Costs Paid at Closing (J) **\$202,927.25**

03 Existing Loan(s) Assumed or Taken Subject to

04 Payoff of First Mortgage Loan

05 Payoff of Second Mortgage Loan

06

07

08 Seller Credit

09

10

11

12

13

Adjustments for Items Unpaid by Seller

14 City/Town Taxes

15 County Taxes 01/01/2025 to 08/06/2025 **\$15,858.21**

16 Assessments

17

18

19

Calculation

Total Due to Seller at Closing (M) **\$3,024,112.09**

Total Due from Seller at Closing (N) **-\$218,785.46**

Cash to Close ☐ From ☒ To Seller **\$2,805,326.63**

Transaction Information

Borrower 16 Beachberry LLC
19211 Panama City Beach Parkway
#1061
Panama City Beach, FL 32413
Seller Barry Richard and Allison Tant Richard
6035 Boynton Homestead
Tallahassee, FL 32312
Lender PNC Bank, N.A.

Contact Information

Real Estate Broker (B)

Name Scenic Sotheby's International Realty
Address 3305 West County Highway
30A Santa Rosa Beach, FL
32459
ST License ID BO2027627
Contact Brad Dahler
Contact ST License ID 3431506
Email brad@scenicsir.com
Phone

Real Estate Broker (S)

Name Scenic Sotheby's International Realty
Address 3305 West County Highway
30A Santa Rosa Beach, FL
32459
ST License ID BO2027627
Contact Brad Dahler
Contact ST License ID 3431506
Email brad@scenicsir.com
Phone

Settlement Agency

Name 850 Title
Address 18 Pine Lake Dr.
Santa Rosa Beach, FL 32459
ST License ID G061685
Contact Tiffany Clark
Contact ST License ID W900983
Email tiffany@850-title.com
Phone (850) 527-8913



Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Closing Cost Details

LOAN COSTS		Seller Paid	
		At Closing	Before Closing
A. Origination Charges			
01	0% of Loan Amount (Points)		
02			
03			
04			
05			
B. Services Borrower Did Not Shop For			
01			
02			
03			
04			
05			
06			
07			
08			
C. Services Borrower Did Shop For			
01			
02			
03			
04			
05			
06			
07			
08			
OTHER COSTS			
E. Taxes and Other Government Fees			
01	Recording Fees Deed: \$18.50 Mortgage: \$205.50		
02	Documentary Stamp Tax (Deed) to Walton County Clerk	\$21,161.00	
03			
04			
05			
F. Prepays			
01	Homeowner's Insurance Premium to Coastal Insurance		
02	Mortgage Insurance Premium		
03	Prepaid Interest		
04	Property Taxes		
05			
G. Initial Escrow Payment at Closing			
01	Homeowner's insurance		
02	Mortgage insurance		
03	Property taxes		
04			
05			
06			
07			
08			
H. Other			
01	e-recording Fee to Walton County Clerk	\$5.25	
02	Estoppel Fee to CCMC	\$381.00	
03	Listing Agent Commission to Scenic Sotheby's International Realty	\$90,690.00	
04	Selling Agent Commission to Scenic Sotheby's International Realty	\$90,690.00	
05			
06			
07			
08			
09			
10			
J. TOTAL CLOSING COSTS		\$202,927.25	

 8/6/25
Barry Richard Date

 8/6/25
Allison Tant Richard Date

850 Title
 ALTA Universal ID: 1231633
 18 Pine Lake Dr.
 Santa Rosa Beach, FL 32459
 (850) 213-0736

ALTA Combined Settlement Statement

File #:	██████	Property	16 Beachberry Lane	Settlement Date	08/06/2025
Print Date & Time:	08/05/2025 at 12:23 PM		Santa Rosa Beach, FL 32459	Disbursement Date	08/06/2025
	CDT	Buyer	16 Beachberry LLC		
Escrow Officer:	Tiffany Clark		19211 Panama City Beach		
Settlement Location:	18 Pine Lake Dr.		Parkway		
	Santa Rosa Beach, FL,		#1061		
	32459		Panama City Beach, FL		
		Seller	32413		
			Barry Richard and Allison		
			Tant Richard		
			6035 Boynton Homestead		
			Tallahassee, FL 32312		
		Lender	PNC Bank, N.A		
			PO Box 8800		
			Dayton, OH 45482-0340		

Seller			Buyer	
Debit	Credit		Debit	Credit
		Financial		
	\$3,023,000.00	Sale Price of Property	\$3,023,000.00	
		Deposit		\$30,000.00
		Loan Amount		\$3,000,000.00
		Prorations/Adjustments		
	\$1,112.09	Assessments 08/06/2025 to 09/30/2025	\$1,112.09	
\$15,858.21		County Taxes 01/01/2025 to 08/06/2025		\$15,858.21
		Loan Charges		
		Origination Fee	\$1,380.00	
		Municipal Lien Search Reimbursement to Camson Crown to 850 Title	\$185.00	
		Survey Fee, Plot Plan to Land Engineering Services	\$500.00	
		Appraisal Fee to NationalLink (\$1,025.00 POC by Borrower)		
		Credit Report Fee to Factual Data (\$75.00 POC by Borrower)	\$150.00	
		Flood Certification Fee to Servicelink National Flood	\$5.00	
		Second Appraisal to NationalLink	\$1,025.00	
		Tax Service Fee to Corelogic	\$70.00	
		Prepaid Interest (\$493.15 per day from 08/06/2025 to 09/01/2025)	\$12,821.90	
		Government Recording and Transfer Charges		
		Recording Fees	\$242.50	
		---Deed: \$18.50		
		---Mortgage: \$205.50		
		---Affidavit: \$18.50		
\$21,161.00		Documentary Stamp Tax (Deed) to Walton County Clerk		
		Documentary Stamp Tax (Mortgage) to Walton County Clerk	\$10,500.00	
		e-recording Fees to Walton County Clerk	\$5.25	
		Intangible Tax (Mortgage) to Walton County Clerk	\$6,000.00	
		Commission		
\$90,690.00		Listing Agent Commission to Scenic Sotheby's International Realty		

Seller			Buyer	
Debit	Credit		Debit	Credit
\$90,690.00		Selling Agent Commission to Scenic Sotheby's International Realty		
		Title Charges & Escrow / Settlement Charges		
		Title - Lender's ALTA 5.1-06 Endorsement to 850 Title	\$50.00	
		Title - Lender's ALTA 8.1 Endorsement to 850 Title	\$50.00	
		Title - Lender's ALTA 9-06 Endorsement to 850 Title	\$1,557.38	
		Title - Lender's Title Policy to 850 Title	\$250.00	
		Title - Settlement or Closing Fee to 850 Title	\$600.00	
		Title Search to First American	\$75.00	
		Title - Owner's Title Policy to 850 Title	\$10,132.50	
		Miscellaneous		
		Delivery Fee to HomeWiseDocs.com	\$18.00	
\$5.25		e-recording Fee to Walton County Clerk	\$10.50	
\$381.00		Estoppel Fee to CCMC		
		New Account Set Up to CCMC	\$100.00	
		Prepaid Assessments 10/1/25-12/31/25 to Watercolor Community Association	\$1,840.00	
		St Joe Foundation Fee to St. Joe Community Foundation	\$15,115.00	
		WDO to Waynes	\$199.00	
		Homeowner's Insurance Premium to Coastal Insurance	\$20,978.20	
Seller			Buyer	
Debit	Credit		Debit	Credit
\$218,785.46	\$3,024,112.09	Subtotals	\$3,107,972.32	\$3,045,858.21
		Due from Buyer		\$62,114.11
\$2,805,326.63		Due to Seller		
\$3,024,112.09	\$3,024,112.09	Totals	\$3,107,972.32	\$3,107,972.32

See signature addendum

Signature Addendum

Acknowledgement

We/I have carefully reviewed the Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the Settlement Statement.

We/I authorize 850 Title to cause the funds to be disbursed in accordance with this statement.

16 Beachberry LLC, a Florida Limited Liability Company

By: _____
Robert Joseph Pipich, Member Date

 8/6/25
Barry Richard Date

By: _____
Kelly Maureen Pipich, Member Date

 8/6/25
Allison Tant Richard Date

 8/6/2025
Settlement Agent Date



850 Title
18 Pine Lake Dr.
Santa Rosa Beach, FL 32459
Phone: (850) 213-0736
Fax:

TO: 850 Title
18 Pine Lake Dr.
Santa Rosa Beach, FL 32459

Date: July 29, 2025
Order No.: 25-96
Property: 16 Beachberry Lane
Santa Rosa Beach, FL 32459

SELLER'S PROCEEDS INSTRUCTIONS

1. PROCEEDS SPLIT

850 Title is hereby authorized to disburse the Seller's net proceeds as follows:

Seller Name	Ownership Percentage
Barry Richard and Allison Richard	100%

2. BENEFICIARY RECEIVING BANK INFORMATION

Bank Name:

9-digit ABA/Routing Number for Wires:

Please contact your financial institution to confirm the correct ABA number. The routing number on your check is not always the same as the ABA number used for wire transfers. Providing inaccurate information will delay receipt of your funds and may result in additional fees.

Intermediary Bank Routing Number (if applicable):

Bank Account Number:

Name(s) on Bank Account:

Further Credit To / Special Instructions:

SEE ATTACHED

3. AGREEMENT AND DISCLAIMERS

- Incoming Wire Transfer Fees:** Receiving Banks may impose a charge for the receipt of any wire transfers.
- Reliance on Information Provided:** 850 Title is not responsible for misdirected proceeds due to incorrect or insufficient information provided on this form. Requested changes to wiring instructions may result in a delay of the wire transfer.
- Returned Wires:** If the undersigned provides incorrect wire instructions, 850 Title shall have up to 48 hours to initiate the wire recall, obtain new wire instructions, and resubmit the wire according to the updated wire instructions (if recall is successful). Any and all fees associated with the above will be deducted out of the wire amount.
- Delays:** 850 Title's execution of my requests may be delayed in the following circumstances: (a) I provide inaccurate or incomplete information; (b) conditions beyond 850 Title's reasonable control delay execution (for example, in cases of a disruption of the FedWire system, a natural disaster, etc.); or (c) 850 Title or its bank is investigating the possibility that executing the wire transfer would violate federal law or regulation, including, but not limited to, the regulations of the United States Office of Foreign Assets Control. 850 Title will not be liable to me for delays that result from these circumstances or for delays caused by other systems involved in execution of this agreement.

4. SIGNATURES

I hereby authorize 850 Title to transfer funds as indicated above in accordance with the terms set forth in this agreement. I have reviewed and confirmed the above wire instructions. I agree to hold 850 Title harmless if funds are not received and credited due to incorrect or insufficient information provided by me.

Barry Richard & Allison Richard

Date

8/6/2025
8/6/2025

Florida DRIVER LICENSE 

1 **RICHARD**
2 **BARRY SCOTT**
3 **6035 BOYNTON HOMESTEAD**
4 **TALLAHASSEE, FL 32312-3587**

5 **DOB 03/28/1942** 6 **SEX M** 7 **SAFE DRIVER**
8 **EXP 03/28/2026** 9 **HEIGHT 5'-11"**
10 **REST NONE** 11 **END NONE**

12 **DOB 01/21/2018**
13 **DOB 01/21/2018**

Operation of a motor vehicle constitutes consent to any sobriety test required by law



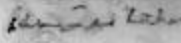

Florida DRIVER LICENSE 

1 **RICHARD**
2 **JALLISON TANT**
3 **6035 BOYNTON HOMESTEAD**
4 **TALLAHASSEE, FL 32312-3587**

5 **DOB 07/18/1961** 6 **SEX F** 7 **SAFE DRIVER**
8 **EXP 07/18/2030** 9 **HEIGHT 5'-01"**
10 **REST NONE** 11 **END NONE**

12 **DOB 07/26/2021**
13 **DOB 07/26/2021**

Operation of a motor vehicle constitutes consent to any sobriety test required by law




Seller Contact Information Certification

Pipich

Loan #: [REDACTED]

Following closing, there may be a need for the Lender or Title Company to contact you regarding this loan closing. Please provide your new contact information below.

Address of property being sold:

16 Beachberry Lane, Santa Rosa Beach, FL 32459

Name of Seller(s):

BARRY RICHARD

ALLISON RICHARD

Forwarding address and phone number for Seller(s):

Address: 6035 Boynton Homestead

City, State, Zip Code: Tallahassee, FL 32312

Telephone Number: (850) 251-9678

E-mail Address: barryrichard@barryrichard.com

Acknowledgment

I/We do hereby certify that the foregoing information has been completed accurately.

[Signature] 8/6/25
- SELLER - BARRY RICHARD - DATE -

Allison Sant Richard 8/6/25
- SELLER - ALLISON RICHARD - DATE -

850 Title
 ALTA Universal ID: [REDACTED]
 18 Pine Lake Dr.
 Santa Rosa Beach, FL 32459
 (850) 213-0736

ALTA Combined Settlement Statement

File #:	25-96	Property	16 Beachberry Lane	Settlement Date	08/06/2025
Print Date & Time:	08/05/2025 at 12:23 PM		Santa Rosa Beach, FL 32459	Disbursement Date	08/06/2025
	CDT	Buyer	16 Beachberry LLC		
Escrow Officer:	Tiffany Clark		19211 Panama City Beach		
Settlement Location:	18 Pine Lake Dr.		Parkway		
	Santa Rosa Beach, FL,		#1061		
	32459		Panama City Beach, FL		
		Seller	32413		
			Barry Richard and Allison		
			Tant Richard		
			6035 Boynton Homestead		
			Tallahassee, FL 32312		
		Lender	PNC Bank, N.A		
			PO Box 8800		
			Dayton, OH 45482-0340		

Seller			Buyer	
Debit	Credit		Debit	Credit
		Financial		
	\$3,023,000.00	Sale Price of Property	\$3,023,000.00	
		Deposit		\$30,000.00
		Loan Amount		\$3,000,000.00
		Prorations/Adjustments		
	\$1,112.09	Assessments 08/06/2025 to 09/30/2025	\$1,112.09	
\$15,858.21		County Taxes 01/01/2025 to 08/06/2025		\$15,858.21
		Loan Charges		
		Origination Fee	\$1,380.00	
		Municipal Lien Search Reimbursement to Camson Crown to 850 Title	\$185.00	
		Survey Fee, Plot Plan to Land Engineering Services	\$500.00	
		Appraisal Fee to NationalLink (\$1,025.00 POC by Borrower)		
		Credit Report Fee to Factual Data (\$75.00 POC by Borrower)	\$150.00	
		Flood Certification Fee to Servicelink National Flood	\$5.00	
		Second Appraisal to NationalLink	\$1,025.00	
		Tax Service Fee to Corelogic	\$70.00	
		Prepaid Interest (\$493.15 per day from 08/06/2025 to 09/01/2025)	\$12,821.90	
		Government Recording and Transfer Charges		
		Recording Fees	\$242.50	
		---Deed: \$18.50		
		---Mortgage: \$205.50		
		---Affidavit: \$18.50		
\$21,161.00		Documentary Stamp Tax (Deed) to Walton County Clerk		
		Documentary Stamp Tax (Mortgage) to Walton County Clerk	\$10,500.00	
		e-recording Fees to Walton County Clerk	\$5.25	
		Intangible Tax (Mortgage) to Walton County Clerk	\$6,000.00	
		Commission		
\$90,690.00		Listing Agent Commission to Scenic Sotheby's International Realty		

Seller			Buyer	
Debit	Credit		Debit	Credit
\$90,690.00		Selling Agent Commission to Scenic Sotheby's International Realty		
		Title Charges & Escrow / Settlement Charges		
		Title - Lender's ALTA 5.1-06 Endorsement to 850 Title	\$50.00	
		Title - Lender's ALTA 8.1 Endorsement to 850 Title	\$50.00	
		Title - Lender's ALTA 9-06 Endorsement to 850 Title	\$1,557.38	
		Title - Lender's Title Policy to 850 Title	\$250.00	
		Title - Settlement or Closing Fee to 850 Title	\$600.00	
		Title Search to First American	\$75.00	
		Title - Owner's Title Policy to 850 Title	\$10,132.50	
		Miscellaneous		
		Delivery Fee to HomeWiseDocs.com	\$18.00	
\$5.25		e-recording Fee to Walton County Clerk	\$10.50	
\$381.00		Estoppel Fee to CCMC		
		New Account Set Up to CCMC	\$100.00	
		Prepaid Assessments 10/1/25-12/31/25 to Watercolor Community Association	\$1,840.00	
		St Joe Foundation Fee to St. Joe Community Foundation	\$15,115.00	
		WDO to Waynes	\$199.00	
		Homeowner's Insurance Premium to Coastal Insurance	\$20,978.20	
Seller			Buyer	
Debit	Credit		Debit	Credit
\$218,785.46	\$3,024,112.09	Subtotals	\$3,107,972.32	\$3,045,858.21
		Due from Buyer		\$62,114.11
\$2,805,326.63		Due to Seller		
\$3,024,112.09	\$3,024,112.09	Totals	\$3,107,972.32	\$3,107,972.32

See signature addendum

Signature Addendum

Acknowledgement

We/I have carefully reviewed the Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the Settlement Statement.

We/I authorize 850 Title to cause the funds to be disbursed in accordance with this statement.

16 Beachberry LLC, a Florida Limited Liability Company

By:

Robert Joseph Pipich, Member

Date

Barry Richard

Date

By:

Kelly Maureen Pipich, Member

Date

Allison Tant Richard

Date



Settlement Agent

8/6/2025
Date

Closing Disclosure

Closing Information

Date Issued
Closing Date 08/06/2025
Disbursement Date 08/06/2025
Settlement Agent 850 Title
File # 25-96
Property 16 Beachberry Lane
Santa Rosa Beach, FL 32459
Sale Price \$3,023,000.00

Summaries of Transactions

SELLER'S TRANSACTION	
M. Due to Seller at Closing	\$3,024,112.09
01 Sale Price of Property	\$3,023,000.00
02 Sale Price of Any Personal Property Included in Sale	
03	
04	
05	
06	
07	
08	
Adjustments for Items Paid by Seller in Advance	
09 City/Town Taxes	
10 County Taxes	
11 Assessments 08/06/2025 to 09/30/2025	\$1,112.09
12	
13	
14	
15	
16	
N. Due from Seller at Closing	\$218,785.46
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$202,927.25
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan	
05 Payoff of Second Mortgage Loan	
06	
07	
08 Seller Credit	
09	
10	
11	
12	
13	
Adjustments for Items Unpaid by Seller	
14 City/Town Taxes	
15 County Taxes 01/01/2025 to 08/06/2025	\$15,858.21
16 Assessments	
17	
18	
19	
Calculation	
Total Due to Seller at Closing (M)	\$3,024,112.09
Total Due from Seller at Closing (N)	-\$218,785.46
Cash to Close ☐ From ☒ To Seller	\$2,805,326.63

Transaction Information

Borrower 16 Beachberry LLC
19211 Panama City Beach Parkway
#1061
Panama City Beach, FL 32413
Seller Barry Richard and Allison Tant Richard
6035 Boynton Homestead
Tallahassee, FL 32312
Lender PNC Bank, N.A.

Contact Information

Real Estate Broker (B)	
Name	Scenic Sotheby's International Realty
Address	3305 West County Highway 30A Santa Rosa Beach, FL 32459
ST License ID	BO2027627
Contact	Brad Dahler
Contact ST License ID	3431506
Email	brad@scenicsir.com
Phone	
Real Estate Broker (S)	
Name	Scenic Sotheby's International Realty
Address	3305 West County Highway 30A Santa Rosa Beach, FL 32459
ST License ID	BO2027627
Contact	Brad Dahler
Contact ST License ID	3431506
Email	brad@scenicsir.com
Phone	
Settlement Agency	
Name	850 Title
Address	18 Pine Lake Dr. Santa Rosa Beach, FL 32459
ST License ID	G061685
Contact	Tiffany Clark
Contact ST License ID	W900983
Email	tiffany@850-title.com
Phone	(850) 527-8913



Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Closing Cost Details

LOAN COSTS		Seller Paid	
		At Closing	Before Closing
A. Origination Charges			
01	0% of Loan Amount (Points)		
02			
03			
04			
05			
B. Services Borrower Did Not Shop For			
01			
02			
03			
04			
05			
06			
07			
08			
C. Services Borrower Did Shop For			
01			
02			
03			
04			
05			
06			
07			
08			
OTHER COSTS			
E. Taxes and Other Government Fees			
01	Recording Fees Deed: \$18.50 Mortgage: \$205.50		
02	Documentary Stamp Tax (Deed) to Walton County Clerk	\$21,161.00	
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04			
05			
F. Prepays			
01	Homeowner's Insurance Premium to Coastal Insurance		
02	Mortgage Insurance Premium		
03	Prepaid Interest		
04	Property Taxes		
05			
G. Initial Escrow Payment at Closing			
01	Homeowner's insurance		
02	Mortgage insurance		
03	Property taxes		
04			
05			
06			
07			
08			
H. Other			
01	e-recording Fee to Walton County Clerk	\$5.25	
02	Estoppel Fee to CCMC	\$381.00	
03	Listing Agent Commission to Scenic Sotheby's International Realty	\$90,690.00	
04	Selling Agent Commission to Scenic Sotheby's International Realty	\$90,690.00	
05			
06			
07			
08			
09			
10			
J. TOTAL CLOSING COSTS		\$202,927.25	


Barry Richard
8/6/25
Date


Allison Tant Richard
8/6/25
Date

Prepared by and return to:

Robin Reagan
850 Title
18 Pine Lake Dr.
Santa Rosa Beach, FL 32459
(850) 213-0736


Parcel ID: 15-3S-19-25426-000-0140

[Space Above This Line For Recording Data]

WARRANTY DEED

(STATUTORY FORM – SECTION 689.02, F.S.)

This indenture made the 6th day of August, 2025, between Barry Richard and Allison Richard, husband and wife, whose mailing address is 6035 Boynton Homestead, Tallahassee, FL 32312 ("Grantor"), to 16 Beachberry LLC, a Florida Limited Liability Company, whose mailing address is 19211 Panama City Beach Parkway, #1061, Panama City Beach, FL 32413, ("Grantee"):

Witnesseth, that said Grantor, for and in consideration of the sum of TEN DOLLARS (U.S.\$10.00) and other good and valuable considerations to said Grantor in hand paid by said Grantee, the receipt whereof is hereby acknowledged, has granted, bargained, and sold to the said Grantee, and Grantee's heirs and assigns forever, the following described land, situate, lying and being in Walton, Florida, to-wit:

Lot 14, SAND HILL AT WATERCOLOR, according to the plat thereof, as recorded in Plat Book 15, Page 97, of the Public Records of Walton County, Florida.

The Property described herein is not the homestead of the Grantor, and neither the Grantor nor the Grantor's spouse, nor anyone for whose support the Grantor is responsible, resides on or adjacent to said Property.

Together with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

Subject to taxes for 2025 and subsequent years, not yet due and payable; covenants, restrictions, easements, reservations and limitations of record, if any.

TO HAVE AND TO HOLD the same in fee simple forever.

And Grantor hereby covenants with the Grantee that the Grantor is lawfully seized of said land in fee simple, that Grantor has good right and lawful authority to sell and convey said land and that the Grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever.

In Witness Whereof, Grantor has hereunto set Grantor's hand and seal the day and year first above written.

Signed, sealed and delivered in our presence:

[Signature]
Barry Richard

[Signature]
Allison Richard

WITNESS

PRINT NAME: Tiffany Clark

WITNESS 1 ADDRESS

WITNESS

PRINT NAME: _____

WITNESS 2 ADDRESS

STATE OF Florida
COUNTY OF Walton

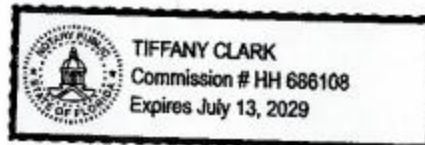
The foregoing instrument was executed and acknowledged before me by means of (X) Physical Presence or () Online Notarization on this 6th day of August, 2025 by, of Barry Richard and Allison Richard, husband and wife who () is personally known to me or who (X) has produced driver's license as identification.

[Signature]
Notary Public

Printed Name:

[SEAL]

Tiffany Clark



Prepared By and Return To:
850 Title, LLC
18 Pine Lake Drive
Santa Rosa Beach, FL 32459

**NON-FOREIGN CERTIFICATE AND
REQUEST FOR TAXPAYER IDENTIFICATION NUMBER**

Order No.: [REDACTED]

BEFORE ME, the undersigned authority personally appeared of Barry Richard and Allison Richard, husband and wife, who after being duly sworn, deposes and says, as follows:

1. Seller is the owner of the following described real estate (the "Property"):

See Exhibit "A" attached hereto and by this reference incorporated herein and made a part hereof.

2. Section 1445 of the Internal Revenue Code provides that a transferee (the "Buyer") of a U.S. real property interest must withhold tax at a rate of 15% of the amount realized on the disposition if the transferor (the "Seller") is a foreign person or corporation. To inform the Buyer that withholding of tax is not required upon this transfer, the undersigned swears, affirms and certifies the following as or on behalf of the seller:
- a. Seller's legal Name is: Barry Richard and Allison Richard, husband and wife
 - b. Seller's address: 6035 Boynton Homestead, Tallahassee, FL 32312,
 - c. Seller is not a non-resident alien (if individual) or a foreign corporation, foreign partnership, foreign trust or foreign estate, (as those terms are defined in the Internal Revenue Code and Income Tax Regulations). In connection with the sale or exchange of the property, you are required by law to provide First American Title Insurance Company with your correct taxpayer identification number (TIN). If you do not provide your TIN, you may be subject to civil or criminal penalties imposed by law.)
 - d. Seller's Tax Identification Number: [REDACTED]
This Tax Identification number is being provided in connection with a real estate transaction.
 - e. Seller is not a disregarded entity as defined in Income Tax Regulations.
 - f. Seller is not a domestic partnership, domestic trust, or domestic estate of which gain from this sale is allocable to a foreign person who is a partner or beneficiary of such partnership, trust, or estate or is allocable to a portion of the trust treated as owned by a foreign person.
 - g. Seller is not a domestic corporation which is a U.S. real property holding corporation distributing property to a foreign shareholder (as these terms are defined in the Internal Revenue Code and Income Tax Regulations).

- a. Seller is not a domestic or foreign partnership, trust or estate distributing property to a foreign shareholder (as these terms are defined in the Internal Revenue Code and Income Tax Regulations).
3. The undersigned understands that this certificate may be disclosed to the Internal Revenue Service by the Buyer, and that any false statement contained herein may be punished by fine, imprisonment, or both.
4. Under penalties of perjury, I declare that I have examined this certificate and to the best of my knowledge and belief it is true, correct and complete, and I further declare that I have the authority to sign this document as or on behalf of the Seller, and that the number shown on this statement is the seller's correct TIN.
5. Seller states that this instrument is given for the purpose of inducing 16 Beachberry LLC to purchase the property and First American Title Insurance Company to insure title to the property. This affidavit is made with full understanding of the law regarding liability for any misrepresentation herein.

[Signature]
Barry Richard

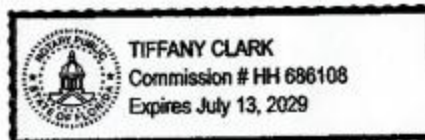
[Signature]
Allison Richard

STATE OF Florida
COUNTY OF Walton

The foregoing instrument was executed and acknowledged before me by means of X Physical Presence or Online Notarization this 6th day of August, 2025 by of Barry Richard and Allison Richard, husband and wife, who are personally known to me or who has produced D.L. (type of identification) as identification.

[Signature]

Notary Public



Printed Name: Tiffany Clark

Commission #

My Commission Expires:

EXHIBIT "A"

Legal Description

Lot 14, SAND HILL AT WATERCOLOR, according to the plat thereof, as recorded in Plat Book 15, Page 97,
of the Public Records of Walton County, Florida.



850 Title
18 Pine Lake Dr.
Santa Rosa Beach, FL 32459
Phone: (850) 213-0736
Fax:

TO: 850 Title
18 Pine Lake Dr.
Santa Rosa Beach, FL 32459

Date: July 29, 2025
Order No.: [REDACTED]
Property: 16 Beachberry Lane
Santa Rosa Beach, FL 32459

SELLER'S PROCEEDS INSTRUCTIONS

1. PROCEEDS SPLIT

850 Title is hereby authorized to disburse the Seller's net proceeds as follows:

Seller Name	Ownership Percentage
Barry Richard and Allison Richard	100%

2. BENEFICIARY RECEIVING BANK INFORMATION

Bank Name: SEE ATTACHED
9-digit ABA/Routing Number for Wires: _____
Please contact your financial institution to confirm the correct ABA number. The routing number on your check is not always the same as the ABA number used for wire transfers. Providing inaccurate information will delay receipt of your funds and may result in additional fees.
Intermediary Bank Routing Number (if applicable): _____
Bank Account Number: _____
Name(s) on Bank Account: _____
Further Credit To / Special Instructions: _____

3. AGREEMENT AND DISCLAIMERS

- Incoming Wire Transfer Fees:** Receiving Banks may impose a charge for the receipt of any wire transfers.
- Reliance on Information Provided:** 850 Title is not responsible for misdirected proceeds due to incorrect or insufficient information provided on this form. Requested changes to wiring instructions may result in a delay of the wire transfer.
- Returned Wires:** If the undersigned provides incorrect wire instructions, 850 Title shall have up to 48 hours to initiate the wire recall, obtain new wire instructions, and resubmit the wire according to the updated wire instructions (if recall is successful). Any and all fees associated with the above will be deducted out of the wire amount.
- Delays:** 850 Title's execution of my requests may be delayed in the following circumstances: (a) I provide inaccurate or incomplete information; (b) conditions beyond 850 Title's reasonable control delay execution (for example, in cases of a disruption of the FedWire system, a natural disaster, etc.); or (c) 850 Title or its bank is investigating the possibility that executing the wire transfer would violate federal law or regulation, including, but not limited to, the regulations of the United States Office of Foreign Assets Control. 850 Title will not be liable to me for delays that result from these circumstances or for delays caused by other systems involved in execution of this agreement.

4. SIGNATURES

I hereby authorize 850 Title to transfer funds as indicated above in accordance with the terms set forth in this agreement. I have reviewed and confirmed the above wire instructions. I agree to hold 850 Title harmless if funds are not received and credited due to incorrect or insufficient information provided by me.

Barry Richard & Allison Richard

Date

8/6/2025
8/6/2025



Hancock Whitney Bank

Incoming Wire Instructions

For Domestic and International U.S. \$ using Federal Reserve:

Receiving Bank Name: Hancock Whitney Bank

ABA/Routing Number:



Bank Address: Gulfport, MS

Beneficiary Bank Name:

Beneficiary Account #: **Checking Account** – Must add leading zeros to total 10 digits



Savings Account – Must add leading zeros to total 11 digits

--	--	--	--	--	--	--	--	--	--	--

Beneficiary Account Name:

Barry Richard or Allison Tant Richard

(Must match title on account)

For International U.S. \$ using SWIFT:

Receiving Bank Name: Hancock Whitney Bank

BIC/SWIFT Code:



Bank Address: 701 Poydras
New Orleans, LA 70139

Beneficiary Bank Name: Hancock Whitney Bank

For Wire Instructions in Foreign Currency (FX):

Contact the International FX Department at 1-800-538-7751

SUBSTITUTE FORM 1099-S
PROCEEDS FROM REAL ESTATE TRANSACTIONS
FOR THE TAX YEAR: 2025
OMB No. 1545-0097

SETTLEMENT AGENT/FILER'S NAME AND ADDRESS

850 Title, LLC
18 Pine Lake Drive
Santa Rosa Beach, FL 32459
(850)213-0736

Filer's Federal Tax ID Number:
Order Number:

93-3163849
25-96

SELLER/TRANSFEROR'S NAME AND ADDRESS

Barry Richard and Allison Tant Richard
6035 Boynton Homestead
Tallahassee, FL 32312

Transferor's Federal Tax ID Number:

1) Date of Closing: 08/06/2025	2) Gross Proceeds: 3,023,000.00	4) X here if property or services received:	5) X here if foreign person:	6) Buyer's part of real estate tax: 0.00
3) Address or Legal Description: 16 Beachberry Lane, Santa Rosa Beach, FL 32459				

THIS IS IMPORTANT TAX INFORMATION AND IS BEING FURNISHED TO THE IRS. IF YOU ARE REQUIRED TO FILE A RETURN, A NEGLIGENCE PENALTY OR OTHER SANCTION MAY BE IMPOSED ON YOU IF THIS ITEM IS REQUIRED TO BE REPORTED AND THE IRS DETERMINES THAT IT HAS NOT BEEN REPORTED.

YOU ARE REQUIRED BY LAW TO PROVIDE 850 TITLE, LLC WITH YOUR CORRECT TAXPAYER IDENTIFICATION NUMBER. IF YOU DO NOT PROVIDE 850 TITLE, LLC WITH YOUR CORRECT TAXPAYER IDENTIFICATION NUMBER, YOU MAY BE SUBJECT TO CIVIL OR CRIMINAL PENALTIES IMPOSED BY LAW.

Barry Richard

Allison Tant Richard

INSTRUCTIONS FOR TRANSFEROR:

For sales or exchanges of certain real estate, the person responsible for closing a real estate transaction must report the real estate proceeds to the IRS and must furnish this statement to you. To determine if you have to report the sale or exchange of your main home on your tax return, see the instructions for Schedule D (Form 1040). If the real estate was not your main home, report the transaction on Form 4797, Form 6252, and/or the Schedule D for the appropriate income tax form. If box 4 is checked and you received or will receive like-kind property, you must file Form 8824.

Federal mortgage subsidy. You may have to recapture (pay back) all or part of a federal mortgage subsidy if all the following apply:

- You received a loan provided from the proceeds of a qualified mortgage bond or you received a mortgage credit certificate.
- Your original mortgage loan was provided after 1990.
- You sold or disposed of your home at a gain during the first 9 years after you received the federal mortgage subsidy.
- Your income for the year you sold or disposed of your home was over a specified amount.

This will increase your tax. See Form 8828, and Pub. 523.

Transferor's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN)). However, the issuer has reported your complete TIN to the IRS.

Account number. May show an account or other unique number the filer assigned to distinguish your account.

Box 1. Shows the date of closing.

Box 2. Shows the gross proceeds from a real estate transaction, generally the sales price. Gross proceeds include cash and notes payable to you, notes assumed by the transferee (buyer), and any notes paid off at settlement. Box 2 does not include the value of other property or services you received or will receive. See Box 4.

Box 3. Shows the address or legal description of the property transferred.

Box 4. If checked, shows that you received or will receive services or property (other than cash or notes) as part of the consideration for the property transferred. The value of any services or property (other than cash or notes) is not included in box 2.

Box 5. If checked, shows that you are a foreign person (nonresident alien, foreign partnership, foreign estate, or foreign trust).

Box 6. Shows certain real estate tax on a residence charged to the buyer at settlement. If you have already paid the real estate tax for the period that includes the sale date, subtract the amount in box 6 from the amount already paid to determine your deductible real estate tax. But if you have already deducted the real estate tax in a prior year, generally report this amount as income on the "Other income" line of Schedule 1 (Form 1040). For more information, see Pub. 523, Pub. 525, and Pub. 530.

Future developments. For the latest developments related to Form 1099-S and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099S.

Free File Program. Go to www.irs.gov/FreeFile to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.

CLOSING AFFIDAVIT

(Seller)

Before me, the undersigned authority, personally appeared Barry Richard ("Affiant"), who being by me first duly sworn, on oath, depose(s) and say(s) that:

1. **Barry Richard and Allison Richard, husband and wife ("Seller")**, is the owner of and is selling the following described property to **16 Beachberry LLC, a Florida Limited Liability Company("Buyer")**, to wit:
Lot 14, SAND HILL AT WATERCOLOR, according to the plat thereof, as recorded in Plat Book 15, Page 97, of the Public Records of Walton County, Florida.
2. The above described property is free and clear of all liens, taxes, encumbrances and claims of every kind, nature and description of record whatsoever, except for mortgage or mortgages, if any, described in the Deed and except for real estate and personal property taxes for the year 2025, which are not yet due and payable.
3. There have been no improvements, alterations, or repairs since acquisition by the Seller to the above described property for which the costs thereof remain unpaid, that there are no claims for labor or material furnished for repairing or improving the same, which remain unpaid since the acquisition by Seller, and that there are no mechanic's, materialmen's, or laborer's liens since acquisition by Seller against the above described property.
4. There have been no documents recorded in the Public Records of **Walton, Florida** subsequent to July 11, 2025, which affect title to the Property and Seller has not entered into any contracts for the sale, disposition or leasing of the Property since said date except as may have been disclosed to **850 Title** in writing, and Seller has no knowledge of any matter affecting title to the Property.
5. The personal property contained in the building on said property, or on the said premises, and which, if any, is being sold free and clear of all liens, encumbrances, claims and demands whatsoever. The Seller knows of no violations of Municipal or County Ordinances pertaining to the above described property. No judgment or decree has been entered in any court in this State or the United States against said Seller which remains unsatisfied. There are no persons other than Seller in possession of the above described property.
6. Seller agrees that in the event the current real estate or personal property taxes vary in amount from the figures used in making the prorations used in closing the transfer and conveyance of the above described property to said buyers, then a new proration and a correct and proper adjustment will be made upon demand.
7. There are no matters pending against the Seller that could give rise to a lien that would attach to the property between the effective date of commitment and the recording of the interest to be insured. Seller has not and will not execute any instruments that would adversely affect the interest to be insured.
8. Seller's title to, and possession and enjoyment of, the property have been open, notorious, peaceable and undisturbed, and have never been disputed nor questioned.
9. There are no disputes concerning the boundary lines of the property, and the operation of any buildings on said property has been in compliance with the applicable building codes, ordinances and statutes.
10. Affiant has received no notice of any public hearing regarding assessment for improvements or changes in applicable zoning laws concerning said property within the past ninety (90) days.
11. There are no actions or proceedings now pending in any State or Federal Court to which the Seller is a party, including but not limited to, proceedings in bankruptcy, receivership or insolvency, nor are there any judgments, bankruptcies, liens or executions of any nature which constitute or could constitute a charge or lien upon said property.
12. There are no unrecorded easements, claims of easement or rights-of-way affecting all or any portion of the property.

13. Seller understands that Section 1445 of the Internal Revenue Code provides that a Buyer of a United States real property interest must withhold tax if the Seller is a foreign person. To inform the Buyer that withholding of tax is not required upon purchase of the above described property, Seller certifies the following:

Seller is not a nonresident alien individual, foreign corporation, foreign partnership, foreign trust or foreign estate for purposes of United States federal income taxation.

Seller's U.S. Taxpayer Identification Number is [REDACTED]

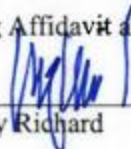
Seller's address is: **6035 Boynton Homestead, Tallahassee, FL 32312.**

No other persons or entities have an ownership interest in the above described property.

14. Seller understands the Buyer of the described property intends to rely on the foregoing representations in connection with the United States Foreign Investment in Real Property Tax Act. (FIRPTA). Seller understands this certification may be disclosed to the Internal Revenue Service by the Buyer and that any false statements contained in this certification may be punished by fine, imprisonment or both. Seller has the authority to sign this affidavit as either individual Seller or on behalf of an entity Seller. Under penalties of perjury, Seller states that this declaration was carefully read and is true and correct.

15. This affidavit is given for the purpose of clearing any possible question or objection to the title to the above referenced property and, for the purpose of inducing **850 Title** and **First American Title Insurance Company** to issue title insurance on the subject property, with the knowledge that said title companies are relying upon the statements set forth herein. Seller hereby holds **850 Title** and **First American Title Insurance Company** harmless and fully indemnifies same (including but not limited to attorneys' fees, whether suit be brought or not, and at trial and all appellate levels, and court costs and other litigation expenses) with respect to the matters set forth herein. "Affiant", "Seller" and "Buyer" include singular or plural as context so requires or admits. Seller further states that he/she is familiar with the nature of an oath and with the penalties as provided by the laws of the United States and the State of Florida for falsely swearing to statements made in an instrument of this nature. Seller further certifies that he/she has read, or heard read, the full facts of this Affidavit and understands its context.

Under penalties of perjury, I declare that I have read the foregoing Affidavit and that the facts stated in it are true.

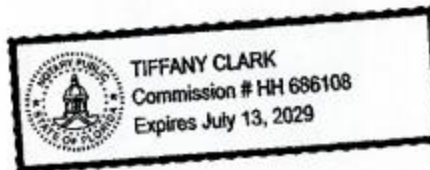

Barry Richard

STATE OF FLORIDA
COUNTY OF WALTON

Sworn to (or affirmed) and subscribed before me by means of ☒ physical presence or ☐ online notarization, this 6th day of August, 2025, by Barry Richard, ☐ who is/are personally known to me or ☒ who has/have produced D.L. as identification.


Signature of Notary Public

Tiffany Clark
Print, Type/Stamp Name of Notary



CLOSING AFFIDAVIT

(Seller)

Before me, the undersigned authority, personally appeared Allison Richard ("Affiant"), who being by me first duly sworn, on oath, depose(s) and say(s) that:

1. **Barry Richard and Allison Richard, husband and wife ("Seller")**, is the owner of and is selling the following described property to **16 Beachberry LLC, a Florida Limited Liability Company ("Buyer")**, to wit:
Lot 14, SAND HILL AT WATERCOLOR, according to the plat thereof, as recorded in Plat Book 15, Page 97, of the Public Records of Walton County, Florida.
2. The above described property is free and clear of all liens, taxes, encumbrances and claims of every kind, nature and description of record whatsoever, except for mortgage or mortgages, if any, described in the Deed and except for real estate and personal property taxes for the year 2025, which are not yet due and payable.
3. There have been no improvements, alterations, or repairs since acquisition by the Seller to the above described property for which the costs thereof remain unpaid, that there are no claims for labor or material furnished for repairing or improving the same, which remain unpaid since the acquisition by Seller, and that there are no mechanic's, materialmen's, or laborer's liens since acquisition by Seller against the above described property.
4. There have been no documents recorded in the Public Records of **Walton, Florida** subsequent to July 11, 2025, which affect title to the Property and Seller has not entered into any contracts for the sale, disposition or leasing of the Property since said date except as may have been disclosed to **850 Title** in writing, and Seller has no knowledge of any matter affecting title to the Property.
5. The personal property contained in the building on said property, or on the said premises, and which, if any, is being sold free and clear of all liens, encumbrances, claims and demands whatsoever. The Seller knows of no violations of Municipal or County Ordinances pertaining to the above described property. No judgment or decree has been entered in any court in this State or the United States against said Seller which remains unsatisfied. There are no persons other than Seller in possession of the above described property.
6. Seller agrees that in the event the current real estate or personal property taxes vary in amount from the figures used in making the prorations used in closing the transfer and conveyance of the above described property to said buyers, then a new proration and a correct and proper adjustment will be made upon demand.
7. There are no matters pending against the Seller that could give rise to a lien that would attach to the property between the effective date of commitment and the recording of the interest to be insured. Seller has not and will not execute any instruments that would adversely affect the interest to be insured.
8. Seller's title to, and possession and enjoyment of, the property have been open, notorious, peaceable and undisturbed, and have never been disputed nor questioned.
9. There are no disputes concerning the boundary lines of the property, and the operation of any buildings on said property has been in compliance with the applicable building codes, ordinances and statutes.
10. Affiant has received no notice of any public hearing regarding assessment for improvements or changes in applicable zoning laws concerning said property within the past ninety (90) days.
11. There are no actions or proceedings now pending in any State or Federal Court to which the Seller is a party, including but not limited to, proceedings in bankruptcy, receivership or insolvency, nor are there any judgments, bankruptcies, liens or executions of any nature which constitute or could constitute a charge or lien upon said property.
12. There are no unrecorded easements, claims of easement or rights-of-way affecting all or any portion of the property.

13. Seller understands that Section 1445 of the Internal Revenue Code provides that a Buyer of a United States real property interest must withhold tax if the Seller is a foreign person. To inform the Buyer that withholding of tax is not required upon purchase of the above described property, Seller certifies the following:

Seller is not a nonresident alien individual, foreign corporation, foreign partnership, foreign trust or foreign estate for purposes of United States federal income taxation.

Seller's U.S. Taxpayer Identification Number is [REDACTED]

Seller's address is: **6035 Boynton Homestead, Tallahassee, FL 32312.**

No other persons or entities have an ownership interest in the above described property.

14. Seller understands the Buyer of the described property intends to rely on the foregoing representations in connection with the United States Foreign Investment in Real Property Tax Act. (FIRPTA). Seller understands this certification may be disclosed to the Internal Revenue Service by the Buyer and that any false statements contained in this certification may be punished by fine, imprisonment or both. Seller has the authority to sign this affidavit as either individual Seller or on behalf of an entity Seller. Under penalties of perjury, Seller states that this declaration was carefully read and is true and correct.
15. This affidavit is given for the purpose of clearing any possible question or objection to the title to the above referenced property and, for the purpose of inducing **850 Title and First American Title Insurance Company** to issue title insurance on the subject property, with the knowledge that said title companies are relying upon the statements set forth herein. Seller hereby holds **850 Title and First American Title Insurance Company** harmless and fully indemnifies same (including but not limited to attorneys' fees, whether suit be brought or not, and at trial and all appellate levels, and court costs and other litigation expenses) with respect to the matters set forth herein. "Affiant", "Seller" and "Buyer" include singular or plural as context so requires or admits. Seller further states that he/she is familiar with the nature of an oath and with the penalties as provided by the laws of the United States and the State of Florida for falsely swearing to statements made in an instrument of this nature. Seller further certifies that he/she has read, or heard read, the full facts of this Affidavit and understands its context.

Under penalties of perjury, I declare that I have read the foregoing Affidavit and that the facts stated in it are true.

Allison Richard
Allison Richard

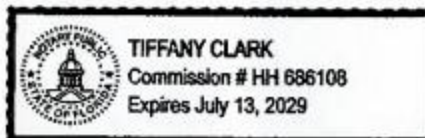
STATE OF FLORIDA
COUNTY OF WALTON

Sworn to (or affirmed) and subscribed before me by means of ☒ physical presence or ☐ online notarization, this 6th day of August, 2025, by Allison Richard, ☐ who is/are personally known to me or ☒ who has/have produced D.L. as identification.

Tiffany Clark
Signature of Notary Public

Tiffany Clark

Print, Type/Stamp Name of Notary



Prepared By and Return To:
850 Title, LLC
18 Pine Lake Drive
Santa Rosa Beach, FL 32459

OWNER'S AFFIDAVIT

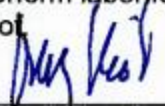
Order No.: [REDACTED]

BEFORE ME, the undersigned authority, this August 6, 2025, personally appeared , , of Barry Richard and Allison Richard, husband and wife, who after being duly sworn deposes and say(s):

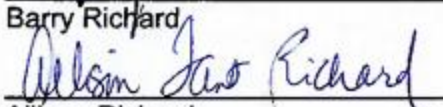
That they are the owners of the following described property:

Lot 14, SAND HILL AT WATERCOLOR, according to the plat thereof, as recorded in Plat Book 15, Page 97, of the Public Records of Walton County, Florida.

That they are in exclusive, full, complete and undisputed possession of the above property and that there are no leases, options, claims or interest of any kind held thereon by any other party. That there are no mechanic's liens against said property and that there are no unpaid bill or claims outstanding for labor or material incident to the construction, repairing, renovating, or improving of the said real property and/or the buildings and improvements located upon said property; and that no person, firm or corporation has been employed, engaged or contracted with to furnish material or perform labor for the improvement of said property within the ninety (90) days prior to the date hereof.



Barry Richard



Allison Richard

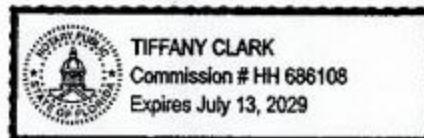
STATE OF Florida
COUNTY OF Walton

The foregoing instrument was executed and acknowledged before me by means of (X) Physical Presence or () Online Notarization this day of August, 2025 by, of Barry Richard and Allison Richard, husband and wife who () is/are personally known to me or who (X) has produced D.L. as identification.



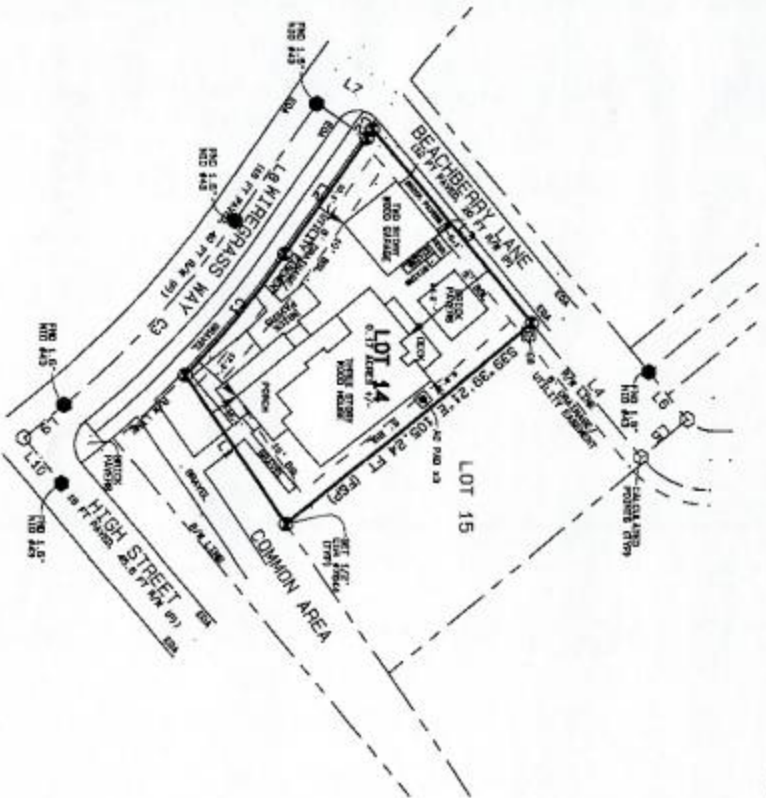
Notary Public
Printed Name:
[SEAL]

Tiffany Clark



BOUNDARY SURVEY

A PARCEL OF LAND LYING
IN SECTION 16, TOWNSHIP 3S,
RANGE 19N, MALTON COUNTY,
FLORIDA



LINE TABLE

L1	S55°42'41\"/>
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C1 CURVE DATA
RADIUS: 320.00 FT (FSP)
CHORD BEARING AND DISTANCE:
N50°55'53\"/>

SURVEY NOTES AND REPORT

- 1) BEARING BASIS: THE TWO 1\"/>

LEGEND OF ABBREVIATIONS

- 1\"/>



LAND ENGINEERING SERVICES, INC.

P.O. BOX 49
3791 U.S. HWY 90 E
DEFTWAIN, SPRINGS,
FL 32433
PHONE: (850) 892-8539
(850) 482-8328
LBN 7544

CLIENT: 16 BEACHERRY LANE LLC.

CERTIFIED TO:
PNC BANK N.A.
FIRST AMERICAN
600 TITLE LLC.
DATE OF SURVEY:
JULY 28, 2008
FIELD NOTES:
FILED IN:
PLAT:
BOOK:
PAGE:
DRAWN BY:
JANET CARROLL

NOTE: THIS SURVEY WAS ELECTRONICALLY SIGNED AND SEALED BY BROCKEN R. S. SPINER, P.E. ON JULY 31, 2008/05 PER THE RULES SET FORTH IN 55-17 FAC PERMITTING ELECTRONIC SIGNATURES AND SEALS BY PROFESSIONAL SURVEYORS AND MAPPERS.

3. SURVEYOR'S CERTIFICATE
I, BROCK R. S. SPINER, P.E.,
A LICENSED PROFESSIONAL ENGINEER
IN THE STATE OF FLORIDA, DO HEREBY
CERTIFY THAT I AM THE SURVEYOR
OF THE ABOVE DESCRIBED SURVEY.
THE SURVEY WAS CONDUCTED
ON 7/28/08, AND THE RESULTS
WERE FILED IN THE PUBLIC RECORDS
OF THE STATE OF FLORIDA, IN
MALTON COUNTY, BOOK 16, PAGE 14.

hwy 14

DESCRIPTION OF LOT 14

AS PROVIDED:
THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF MALTON, STATE OF
FLORIDA AND IS DESCRIBED AS FOLLOWS:
LOT 14, SAND HILL AT WATERLOO, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT
BOOK 16, PAGE 14, OF THE PUBLIC RECORDS OF MALTON COUNTY, FLORIDA.
PROPERTY ADDRESS: 16 BEACHERRY LANE, SANTA ROSA BEACH, FLORIDA 32409

Prepared By and Return To:
850 Title, LLC
18 Pine Lake Drive
Santa Rosa Beach, FL 32459

SURVEY AFFIDAVIT

Order No.: XXXXXXXXXX

STATE OF FLORIDA

COUNTY OF WALTON

BEFORE ME, the undersigned authority, personally appeared , of Barry Richard and Allison Tant Richard (the "affiant") who, being duly sworn, depose and say:

1. Affiant is the owner of the following property: 16 Beachberry Lane, Santa Rosa Beach, FL 32459
2. Affiant is the present owner of the property described on that certain survey dated, July 29, 2025, prepared by Land Engineering Services, which Affiant has personally reviewed.
3. No building, addition, pool, porch, deck, shed, driveway or other improvements have been constructed upon the land that are not shown by the aforesaid survey except the following:
4. Affiant has not given any right of way or easement of any nature across the land and, except as may be reflected in the public land records of the county where the property is located, have no knowledge of anyone claiming an easement of right of way across the property.
5. Affiant has no knowledge of: (i) any encroachment of improvements into any easements on the property; (ii) any encroachments onto the adjacent property or from the adjacent property onto Affiant's property; or (iii) any boundary line discrepancy or dispute.
6. Affiant understands that Affiant's mortgage lender, the purchaser, the purchaser's mortgage lender and/or the title company issuing title insurance covering the above-described property will rely upon this affidavit.

Barry Richard

Allison Tant Richard

STATE OF FLORIDA

COUNTY OF WALTON

Sworn to (or affirmed) and subscribed before me by means of X Physical Presence or _____ Online
Notarization on 8/6/2025, by , of Barry Richard and Allison Tant Richard, who are personally known
to me or who has produced DL (type of identification) as identification.

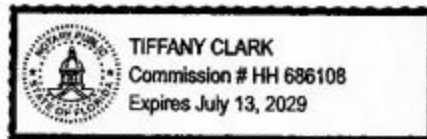
T. Clark

Notary Public

Print Name:

My Commission Expires:

Tiffany Clark



AFFIDAVIT OF NO MORTGAGE

Each for Himself and/or Herself, declare: that to my/our personal knowledge there are NO encumbrances in the form of a Mortgage against the property located at

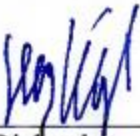
16 Beachberry Lane, Santa Rosa Beach, FL 32459

That this declaration is made for the protection of all parties to this transaction, and particularly for the benefit of 850 Title and First American Title Insurance Company, which is about to insure the title to said property in reliance thereon, and any other title company which may thereafter insure title to said property.

That I/We will testify, declare, depose, or certify before any competent tribunal, officer, or person, in any case now pending or which may hereafter be instituted, to the truth of particular facts hereinabove set forth.

PROPERTY: 16 Beachberry Lane, Santa Rosa Beach, FL 32459

SELLER(S):



Barry Richard



Allison Tant Richard

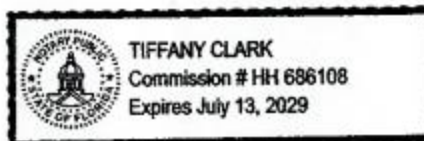
STATE OF FLORIDA
COUNTY OF WALTON

Sworn to (or affirmed) and subscribed before me by means of ☒ physical presence or ☐ online notarization, this 6th day of August, 2025, by Barry Richard and Allison Tant Richard, ☐ who is/are personally known to me or ☒ who has/have produced D.L. as identification.



Signature of Notary Public

Tiffany Clark
Print, Type/Stamp Name of Notary



CLOSING AGREEMENT AND ACKNOWLEDGMENTS

Seller: **Barry Richard and Allison Tant Richard**
Buyer: **16 Beachberry LLC**
Property: **16 Beachberry Lane, Santa Rosa Beach, FL 32459**
Closing Agent: **850 Title**
Closing Date: **August 6, 2025**
File Number: **[REDACTED]**

- 1. CLOSING AUTHORIZATION:** Buyer and Seller acknowledge that each has reviewed all of the entries appearing on the CD Settlement Statement and confirm that all of the entries thereon are true and correct. Buyer and Seller further acknowledge that by executing the CD Settlement Statement, the Closing Agent is authorized and directed to close the transaction and to distribute all of the closing documents, and the closing proceeds, except to the extent of any proceeds that are required to be held in escrow pursuant to a specific written escrow or closing agreement, if any. Buyer and Seller acknowledge that each of them has made his/her/its own independent investigation as to the financial propriety of entering into this transaction, and that neither one of them has sought financial or investment advice from the Closing Agent (including all agents thereof). Instead, a decision to enter into and close this transaction has been made by Buyer and Seller based on each one's own evaluation of the value of the Property.
- 2. TAX PRORATION:** Buyer and Seller acknowledged that if the current year's real estate tax bill was not issued and received by the Closing Agent, then the real estate taxes (and personal property taxes, if applicable) for the current year were prorated on the CD Settlement Statement based upon the prior year's taxes as required by the parties' contract. Buyer and Seller agree that upon receipt of the actual tax bill for the current year, and upon demand by either party, the taxes for the current year will be reprorated, and Buyer and Seller will make any adjustments required by reason of that proration, provided that the contract between Buyer and Seller requires reproration. Closing Agent shall have no responsibility in connection with such adjustment or reproration.
- 3. UTILITY SERVICES:** Buyer and Seller acknowledge that they are aware that final bills for utility services may be due after the date of closing. The Seller agrees to cancel all such utilities immediately after closing and to promptly pay Seller's final utility bills for services through the day of closing. Buyer acknowledges that it is Buyer's responsibility to promptly arrange to begin utility services in Buyer's name, since Seller will be canceling service as of the day of closing or immediately thereafter. Buyer and Seller acknowledge that water and sewer bills, if applicable, which remain unpaid can become liens against the Property. Seller agrees to promptly pay such final bills, then Seller agrees to provide proof of final payment to Closing Agent within thirty (30) days after the date of closing. In the event that Seller fails to do so, Closing Agent shall be authorized to pay the full amount of the escrowed funds, if any, to the water and sewer department or such other utility department for which funds have been escrowed, and thereafter Seller shall be responsible for obtaining the utility deposit refund of any over payment. In addition, in the event the water and sewer department requires the Buyer to pay the current balance on the account in order to open an account in the Buyer's name, the Buyer shall be authorized to do so, and upon promptly delivery to Closing Agent of proof of such payment, Closing Agent shall be authorized to reimburse Buyer for such payment from the escrowed funds, if any, withheld at closing for this purpose. By paying such final charges, Closing Agent does not assume responsibility for any such charges, and Buyer and Seller specifically agree the Closing Agent shall not be responsible for charges for water, sewer, gas, electricity, rent, personal property taxes, garbage taxes, licenses, and any special assessment not recorded in the Public Records, but that instead any discrepancy or deficiency in such charges shall be settled between Buyer and Seller directly. Buyer and Seller hereby release and hold Closing Agent harmless as to any such charges and as to any such adjustments that are due to one party or the other to correct such charges. NOTE: CLOSING AGENT IS WITHHOLDING FROM SELLER'S NET PROCEEDS \$0.00 IN ESCROW FOR UTILITIES.

4. COOPERATION: Buyer and Seller shall fully cooperate and adjust for clerical mistakes, calculation errors, computer malfunction, printing error or similar errors by correcting, initialing, executing or re-executing any and all existing or additional closing documentation, as deemed necessary or desirable in the reasonable discretion of Lender or Closing Agent. The undersigned acknowledge that errors of the type described above may cause Lender to be unable to sell, convey, seek guaranty or market a mortgage loan, or may otherwise affect the ability of the Closing Agent to insure title to the Property, or may be required in order to correct mistakes in the calculations of money due or to be credited to one party or the other.

5. TAXING AND ZONING. Buyer and Seller acknowledge that each has been advised of and have had the opportunity to retain independent tax advice as to the tax consequences of this transaction, and that Buyer has had the opportunity to confirm the zoning and setback requirements of the Property, the permitted uses, whether or not permits were obtained for improvements to the Property, and the legality and proper completion of all improvements on the Property. Buyer also acknowledges having had the opportunity to inspect the physical condition of the Property, including the improvements thereon or adjacent thereto, if any. Buyer also acknowledges having had the opportunity to determine whether or not the Property is connected to a sewer system or whether it has a septic tank, or, having waived the right to make such determination, Buyer has accepted the Property with whichever system exists unless otherwise agreed to with Seller. Buyer also acknowledges having had the opportunity to determine whether or not the Property is connected to a public water system, or whether water is provided to the Property from a well, or connected to a public water system, or whether water is provided to the Property from a well, or having waived the right to make that determination, Buyer has accepted the Property with whichever type of water is provided to the Property unless otherwise agreed to with Seller. The parties acknowledge that they have satisfied themselves as to all such issues, and that Closing Agent has not made any representations with regard to any such issues, nor has Closing Agent assumed responsibility for same. The parties agree to indemnify and hold Closing Agent harmless from and against any adverse consequences that arise relating to any of the foregoing issues described in this particular paragraph. NOTE: BUYER DIRECTS THE CLOSING AGENT TO MAIL THE ORIGINAL RECORDED DEED AND THE TITLE INSURANCE POLICY AS FOLLOWS (Select One):

☐ Property Address: 16 Beachberry Lane, Santa Rosa Beach, FL 32459

☒ Other: 19211 Panama City Beach Parkway, #1061, Panama City Beach, FL 32413

6. IRS REPORTING AND DISTRIBUTION. Seller is responsible for reporting this transaction to the Internal Revenue Service unless Seller is not subject to reporting requirements. Seller warrants to Closing Agent that if Seller is an individual, Seller is not a non-resident alien for purposes of U.S. Income taxation, or if Seller is a corporation, partnership, trust or estate, Seller is not a foreign entity. The Foreign Investment in Real Property Tax Act of 1980 as amended by the Tax Reform Act of 1984 places special requirements for tax reporting and withholding on the parties to a real estate transaction where the transferor (seller) is a non-resident alien or non-domestic corporation or partnership or partnerships. It is understood and acknowledged by the undersigned that (a) Escrowed will not take an active role in either the determination of non-alien status of the seller transferor or the withholding of any funds; and (b) Escrowed makes no representations and (c) Buyer and Seller are seeking an attorney's, accountant's, or other tax specialists' opinion concerning the effect of this Act on this transaction and are not acting on the statements made or omitted by the Closing Agent.

7. INSURANCE. Buyer acknowledges having been advised of the importance of securing insurance on the Property. Lenders will generally require insurance on single family homes and town homes but not necessarily on condominiums, because of the master insurance policy maintained by the condominium association. If this is a condominium, the condominium's master insurance policy does not insure any of the furniture, fixtures and other structural components or the interior of the condominium unit. Buyer acknowledges that whether or not the Lender requires insurance, and whether or not there is a Lender involved in the transaction, Buyer should purchase property insurance, Seller acknowledges that unless Buyer is assuming Seller's existing insurance policy, Seller should cancel Seller's existing policy immediately after closing and request a refund of the unearned portion of the policy premium. Likewise, if Seller maintains an appliance service contract, which is not being transferred to Buyer, Seller should cancel the contract immediately after closing and request a refund of the unearned portion of the contract price.

8. BOUNDARY SURVEY. In the case of single family homes and townhomes, Buyer has been advised of the importance of securing a boundary survey of the Property. Lenders will also generally require a new boundary or as-built survey before closing. Buyer acknowledges that if a lender was not involved in this transaction, Buyer has the option to waive the survey requirement of title, however, Buyer understands that by waiving the survey requirement, Closing Agent is unable to determine the existence of encroachments, overlaps, boundary line disputes, and/or any other matters which would be disclosed by an accurate survey, of the Property. IF Buyer elects to purchase the Property without the benefit of a boundary survey, Closing Agent may require that Buyer execute a written waiver at closing, and a survey exception will be included in the Owner's Title Insurance Policy. **NOTE: NOTWITHSTANDING THE FOREGOING IF THE SUBJECT PROPERTY IS NOT A CONDOMINIUM, THEN, BUYER ACKNOWLEDGES THE FOLLOWING (SELECT ONE):**

☒ Buyer acknowledges receipt of the survey prepared by Land Engineering Services Land Engineering Services dated July 29, 2025 under 251039

☐ Buyer has elected to waive the survey requirement.

9. MISCELLANEOUS. Seller and Buyer are used for singular and plural, as the context so requires or admits. This Closing Agreement is being provided as an inducement for Closing Agent to serve as the title/settlement Agent and for First American Title Insurance Company, the Title Underwriter, to issue title insurance on the subject transaction. This document may be signed in counterparts, and faxed or scanned e-mail copies shall be deemed original for all intents and purposes.

10. GRAMM-LEACH-BLILEY ACT (GLBA) PRIVACY NOTICE. We do not disclose any nonpublic personal information about our customers to anyone for any purpose that is not specifically permitted by law.

BUYER:

16 Beachberry LLC, a Florida Limited Liability Company

Date:

By: _____
Robert Joseph Pipich, Member

By: _____
Kelly Maureen Pipich, Member

SELLERS:



Barry Richard

Date: 8/6/25



Allison Tant Richard

Date: 8/6/25

FLORIDA INSURANCE PREMIUM DISCLOSURE

File No: [REDACTED]

Closing Date: August 6, 2025

You are being given this form and certification to explain differences between Federal and Florida law. Federal law requires the costs of the policies to be calculated using the full premium for the lender policy. Florida law allows the premium for the lender's policy to be calculated using a lower rate when purchased along with an owner's policy.

If both an owner's policy and a lender's policy are being purchased, the title insurance premiums on this form might differ from the premiums on the Closing Disclosure. The owner's policy premium listed on the Closing Disclosure (if any) will probably be lower than on this form, and the lender policy premium will probably be higher.

The chart below lists the amounts disclosed by the lender and the premium for the policies being purchased. These amounts include the charges for endorsements to the policies:

		Closing Disclosure Amount		Florida Premium	
		Buyer	Seller	Buyer	Seller
(a)	Lender's Policy	\$10,075.00	\$0.00	\$250.00	\$0.00
(b)	Lender's Endorsements	\$1,707.38	\$0.00	\$1,707.38	\$0.00
(c)	Lender's Policy Total	\$11,782.38	\$0.00	\$1,957.38	\$0.00
(d)	Owner's Policy	\$307.50	\$0.00	\$10,132.50	\$0.00
(e)	Owner's Endorsements	\$0.00	\$0.00	\$0.00	\$0.00
(f)	Owner's Policy Total	\$307.50	\$0.00	\$10,132.50	\$0.00
Total All Policies (c + f)		\$12,089.88		\$12,089.88	

The total dollar amount for the policies as disclosed on this form should be equal to the total premium calculated using the Florida Insurance Code. The Florida Premium amounts listed above will be used to disburse the funds from the title agency's escrow account to First American Title Insurance Company and 850 Title.

The undersigned hereby certify that they have carefully reviewed the Closing Disclosure (if any) or other settlement statement form and they approve and agree to the payment of all fees, costs, expenses and disbursement as reflected on the Closing Disclosure (if any) or other settlement statement form to be paid on their behalf. We further certify that we have received a copy of the Closing Disclosure (if any) or other settlement statement.

BUYER:

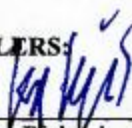
16 Beachberry LLC, a Florida Limited Liability
Company

Date:

By: _____
Robert Joseph Pipich, Member

By: _____
Kelly Maureen Pipich, Member

SELLERS:



Barry Richard

Date:

8/6/25



Allison Tant Richard

Date:

8/6/25

Settlement Agent Certification

I have reviewed the settlement statement for this transaction, the Closing Disclosure (if any), the lender's closing instructions (if any) and any and all other forms relative to the escrow funds, including any disclosure of the Florida title insurance premiums being paid, and I agree to disburse the escrow funds in accordance with the terms of this transaction and Florida law.



Settlement Agent Signature

August 6, 2025

Date

Tiffany Clark

Settlement Agent Name

W900983

Florida License No

850 Title

Title Agency Holding Funds

G061685

Florida License No

COMPLIANCE AND TAX PRORATION AGREEMENT

Order No: [REDACTED]
Buyer(s): 16 Beachberry LLC
Seller(s): Barry Richard and Allison Richard
Property Address: 16 Beachberry Lane, Santa Rosa Beach, FL 32459
Closing Date: 08/06/2025

We, the undersigned Buyers and Sellers herein acknowledge the following as conditions of the above-mentioned transaction:

1. The undersigned parties will fully cooperate if adjustment for clerical errors on any or all closing documentation is necessary and will sign such additional documents as are necessary to correct such errors.
2. Calculations of payoff figures, or principal balance and escrow account balances and/or pro ration, was based on information, either obtained orally or in writing from your existing lender(s). The closing agent will not be liable for miscalculations as a result of errors made by the lender(s). If there is/are discrepancies between the figures used in preparing the closing statements, and future information provided by the lender(s) resulting in a demand by the lender(s) for additional funds, owner will, upon request forward said funds forthwith.
3. Consent is hereby given, pursuant to Rule 4-186.008(3) of the Florida Administrative Code, to the placement of the settlement funds for the transaction into an interest bearing account in the name of 850 Title, LLC. The parties understand the interest earned or other benefits earned, if any, on such account will be the property of 850 Title, LLC.
4. The undersigned parties understand and agree that any shortage in payments made to the debtors as a "courtesy" or "accommodation" payoff, that are not secured by the property (i.e. credit cards, car loans, student loans, etc.) will be the sole responsibility of the borrower.
5. The calculation of the amount escrowed for taxes as reflected on the closing statement has been made on the basis of an estimated gross tax figure in the amount of \$26,673.94. It is agreed and understood by all parties that any adjustments in the tax proration will be settled outside of closing between the buyer and seller.
6. Seller represents and warrants that all Homeowner and/or Condominium Association dues/fees and/or special assessments are paid in full at time of settlement. Dues/fees are annual amount of \$7,360.00

The undersigned Owners of the above referenced property herein acknowledge they___have___ have not filed for or received homestead exemption for taxes for the current year.

We understand that First American Title Insurance Company is relying on the statements contained herein to compute the appropriate amount for the Lender's escrow account. The closing agent will not be liable for any shortages in the escrow amount.

Buyer(s):

16 Beachberry LLC, a Florida Limited Liability Company

By: _____
Robert Joseph Pipich, Member

By: _____
Kelly Maureen Pipich, Member

Seller(s):

Barry Richard

Allison Richard



Hancock Whitney Bank

Incoming Wire Instructions

For Domestic and International U.S. \$ using Federal Reserve:

Receiving Bank Name: Hancock Whitney Bank

ABA/Routing Number:



Bank Address: Gulfport, MS

Beneficiary Bank Name:

Beneficiary Account #: **Checking Account** – Must add leading zeros to total 10 digits



Savings Account – Must add leading zeros to total 11 digits

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Beneficiary Account Name:

Barry Richard or Allison Tant Richard

(Must match title on account)

For International U.S. \$ using SWIFT:

Receiving Bank Name: Hancock Whitney Bank

BIC/SWIFT Code:



Bank Address: 701 Poydras
New Orleans, LA 70139

Beneficiary Bank Name: Hancock Whitney Bank

For Wire Instructions in Foreign Currency (FX):

Contact the International FX Department at 1-800-538-7751

SUBSTITUTE FORM 1099-S
PROCEEDS FROM REAL ESTATE TRANSACTIONS
FOR THE TAX YEAR: 2025
OMB No. 1545-0997

SETTLEMENT AGENT/FILER'S NAME AND ADDRESS

850 Title, LLC
18 Pine Lake Drive
Santa Rosa Beach, FL 32459
(850)213-0736

Filer's Federal Tax ID Number:

Order Number:

93-3163849

SELLER/TRANSFEROR'S NAME AND ADDRESS

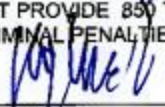
Barry Richard and Allison Tant Richard
6035 Boynton Homestead
Tallahassee, FL 32312

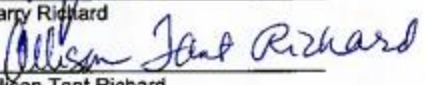
Transferor's Federal Tax ID Number:

1) Date of Closing: 08/06/2025	2) Gross Proceeds: 3,023,000.00	4) X here if property or services received:	5) X here if foreign person:	6) Buyer's part of real estate tax: 0.00
3) Address or Legal Description: 16 Beachberry Lane, Santa Rosa Beach, FL 32459				

THIS IS IMPORTANT TAX INFORMATION AND IS BEING FURNISHED TO THE IRS. IF YOU ARE REQUIRED TO FILE A RETURN, A NEGLIGENCE PENALTY OR OTHER SANCTION MAY BE IMPOSED ON YOU IF THIS ITEM IS REQUIRED TO BE REPORTED AND THE IRS DETERMINES THAT IT HAS NOT BEEN REPORTED.

YOU ARE REQUIRED BY LAW TO PROVIDE 850 TITLE, LLC WITH YOUR CORRECT TAXPAYER IDENTIFICATION NUMBER. IF YOU DO NOT PROVIDE 850 TITLE, LLC WITH YOUR CORRECT TAXPAYER IDENTIFICATION NUMBER, YOU MAY BE SUBJECT TO CIVIL OR CRIMINAL PENALTIES IMPOSED BY LAW.


Barry Richard


Allison Tant Richard

INSTRUCTIONS FOR TRANSFEROR:

For sales or exchanges of certain real estate, the person responsible for closing a real estate transaction must report the real estate proceeds to the IRS and must furnish this statement to you. To determine if you have to report the sale or exchange of your main home on your tax return, see the instructions for Schedule D (Form 1040). If the real estate was not your main home, report the transaction on Form 4797, Form 6252, and/or the Schedule D for the appropriate income tax form. If box 4 is checked and you received or will receive like-kind property, you must file Form 8824.

Federal mortgage subsidy. You may have to recapture (pay back) all or part of a federal mortgage subsidy if all the following apply:

- You received a loan provided from the proceeds of a qualified mortgage bond or you received a mortgage credit certificate.
- Your original mortgage loan was provided after 1990.
- You sold or disposed of your home at a gain during the first 9 years after you received the federal mortgage subsidy.
- Your income for the year you sold or disposed of your home was over a specified amount.

This will increase your tax. See Form 8828, and Pub. 523.

Transferor's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN)). However, the issuer has reported your complete TIN to the IRS.

Account number. May show an account or other unique number the filer assigned to distinguish your account.

Box 1. Shows the date of closing.

Box 2. Shows the gross proceeds from a real estate transaction, generally the sales price. Gross proceeds include cash and notes payable to you, notes assumed by the transferee (buyer), and any notes paid off at settlement. Box 2 does not include the value of other property or services you received or will receive. See Box 4.

Box 3. Shows the address or legal description of the property transferred.

Box 4. If checked, shows that you received or will receive services or property (other than cash or notes) as part of the consideration for the property transferred. The value of any services or property (other than cash or notes) is not included in box 2.

Box 5. If checked, shows that you are a foreign person (nonresident alien, foreign partnership, foreign estate, or foreign trust).

Box 6. Shows certain real estate tax on a residence charged to the buyer at settlement. If you have already paid the real estate tax for the period that includes the sale date, subtract the amount in box 6 from the amount already paid to determine your deductible real estate tax. But if you have already deducted the real estate tax in a prior year, generally report this amount as income on the "Other income" line of Schedule 1 (Form 1040). For more information, see Pub. 523, Pub. 525, and Pub. 530.

Future developments. For the latest developments related to Form 1099-S and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099S.

Free File Program. Go to www.irs.gov/FreeFile to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.

Prepared By and Return To:

850 Title, LLC
18 Pine Lake Drive
Santa Rosa Beach, FL 32459

**NON-FOREIGN CERTIFICATE AND
REQUEST FOR TAXPAYER IDENTIFICATION NUMBER**

Order No.: [REDACTED]

BEFORE ME, the undersigned authority personally appeared of Barry Richard and Allison Richard, husband and wife, who after being duly sworn, deposes and says, as follows:

1. Seller is the owner of the following described real estate (the "Property"):

See Exhibit "A" attached hereto and by this reference incorporated herein and made a part hereof.

2. Section 1445 of the Internal Revenue Code provides that a transferee (the "Buyer") of a U.S. real property interest must withhold tax at a rate of 15% of the amount realized on the disposition if the transferor (the "Seller") is a foreign person or corporation. To inform the Buyer that withholding of tax is not required upon this transfer, the undersigned swears, affirms and certifies the following as or on behalf of the seller:

- a. Seller's legal Name is: Barry Richard and Allison Richard, husband and wife
- b. Seller's address: 6035 Boynton Homestead, Tallahassee, FL 32312,
- c. Seller is not a non-resident alien (if individual) or a foreign corporation, foreign partnership, foreign trust or foreign estate, (as those terms are defined in the Internal Revenue Code and Income Tax Regulations). In connection with the sale or exchange of the property, you are required by law to provide First American Title Insurance Company with your correct taxpayer identification number (TIN). If you do not provide your TIN, you may be subject to civil or criminal penalties imposed by law.)
- d. Seller's Tax Identification Number: [REDACTED]
This Tax Identification number is being provided in connection with a real estate transaction.
- e. Seller is not a disregarded entity as defined in Income Tax Regulations.
- f. Seller is not a domestic partnership, domestic trust, or domestic estate of which gain from this sale is allocable to a foreign person who is a partner or beneficiary of such partnership, trust, or estate or is allocable to a portion of the trust treated as owned by a foreign person.
- g. Seller is not a domestic corporation which is a U.S. real property holding corporation distributing property to a foreign shareholder (as these terms are defined in the Internal Revenue Code and Income Tax Regulations).

- a. Seller is not a domestic or foreign partnership, trust or estate distributing property to a foreign shareholder (as these terms are defined in the Internal Revenue Code and Income Tax Regulations).
3. The undersigned understands that this certificate may be disclosed to the Internal Revenue Service by the Buyer, and that any false statement contained herein may be punished by fine, imprisonment, or both.
4. Under penalties of perjury, I declare that I have examined this certificate and to the best of my knowledge and belief it is true, correct and complete, and I further declare that I have the authority to sign this document as or on behalf of the Seller, and that the number shown on this statement is the seller's correct TIN.
5. Seller states that this instrument is given for the purpose of inducing 16 Beachberry LLC to purchase the property and First American Title Insurance Company to insure title to the property. This affidavit is made with full understanding of the law regarding liability for any misrepresentation herein.

[Signature]
Barry Richard

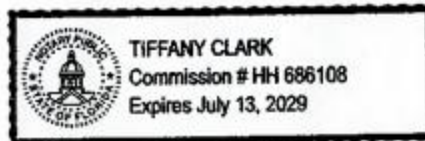
[Signature]
Allison Richard

STATE OF Florida
COUNTY OF Walton

The foregoing instrument was executed and acknowledged before me by means of X Physical Presence or Online Notarization this 6th day of August, 2025 by of Barry Richard and Allison Richard, husband and wife, who are personally known to me or who has produced FL D.L. (type of identification) as identification.

[Signature]

Notary Public



Printed Name: Tiffany Clark

Commission #

My Commission Expires:

EXHIBIT "A"

Legal Description

Lot 14, SAND HILL AT WATERCOLOR, according to the plat thereof, as recorded in Plat Book 15, Page 97, of the Public Records of Walton County, Florida.

CLOSING AFFIDAVIT

(Seller)

Before me, the undersigned authority, personally appeared Barry Richard ("Affiant"), who being by me first duly sworn, on oath, depose(s) and say(s) that:

1. **Barry Richard and Allison Richard, husband and wife ("Seller")**, is the owner of and is selling the following described property to **16 Beachberry LLC, a Florida Limited Liability Company ("Buyer")**, to wit:
Lot 14, SAND HILL AT WATERCOLOR, according to the plat thereof, as recorded in Plat Book 15, Page 97, of the Public Records of Walton County, Florida.
2. The above described property is free and clear of all liens, taxes, encumbrances and claims of every kind, nature and description of record whatsoever, except for mortgage or mortgages, if any, described in the Deed and except for real estate and personal property taxes for the year 2025, which are not yet due and payable.
3. There have been no improvements, alterations, or repairs since acquisition by the Seller to the above described property for which the costs thereof remain unpaid, that there are no claims for labor or material furnished for repairing or improving the same, which remain unpaid since the acquisition by Seller, and that there are no mechanic's, materialmen's, or laborer's liens since acquisition by Seller against the above described property.
4. There have been no documents recorded in the Public Records of **Walton, Florida** subsequent to July 11, 2025, which affect title to the Property and Seller has not entered into any contracts for the sale, disposition or leasing of the Property since said date except as may have been disclosed to **850 Title** in writing, and Seller has no knowledge of any matter affecting title to the Property.
5. The personal property contained in the building on said property, or on the said premises, and which, if any, is being sold free and clear of all liens, encumbrances, claims and demands whatsoever. The Seller knows of no violations of Municipal or County Ordinances pertaining to the above described property. No judgment or decree has been entered in any court in this State or the United States against said Seller which remains unsatisfied. There are no persons other than Seller in possession of the above described property.
6. Seller agrees that in the event the current real estate or personal property taxes vary in amount from the figures used in making the prorations used in closing the transfer and conveyance of the above described property to said buyers, then a new proration and a correct and proper adjustment will be made upon demand.
7. There are no matters pending against the Seller that could give rise to a lien that would attach to the property between the effective date of commitment and the recording of the interest to be insured. Seller has not and will not execute any instruments that would adversely affect the interest to be insured.
8. Seller's title to, and possession and enjoyment of, the property have been open, notorious, peaceable and undisturbed, and have never been disputed nor questioned.
9. There are no disputes concerning the boundary lines of the property, and the operation of any buildings on said property has been in compliance with the applicable building codes, ordinances and statutes.
10. Affiant has received no notice of any public hearing regarding assessment for improvements or changes in applicable zoning laws concerning said property within the past ninety (90) days.
11. There are no actions or proceedings now pending in any State or Federal Court to which the Seller is a party, including but not limited to, proceedings in bankruptcy, receivership or insolvency, nor are there any judgments, bankruptcies, liens or executions of any nature which constitute or could constitute a charge or lien upon said property.
12. There are no unrecorded easements, claims of easement or rights-of-way affecting all or any portion of the property.

13. Seller understands that Section 1445 of the Internal Revenue Code provides that a Buyer of a United States real property interest must withhold tax if the Seller is a foreign person. To inform the Buyer that withholding of tax is not required upon purchase of the above described property, Seller certifies the following:

Seller is not a nonresident alien individual, foreign corporation, foreign partnership, foreign trust or foreign estate for purposes of United States federal income taxation.

Seller's U.S. Taxpayer Identification Number is [REDACTED]

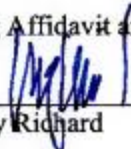
Seller's address is: **6035 Boynton Homestead, Tallahassee, FL 32312.**

No other persons or entities have an ownership interest in the above described property.

14. Seller understands the Buyer of the described property intends to rely on the foregoing representations in connection with the United States Foreign Investment in Real Property Tax Act. (FIRPTA). Seller understands this certification may be disclosed to the Internal Revenue Service by the Buyer and that any false statements contained in this certification may be punished by fine, imprisonment or both. Seller has the authority to sign this affidavit as either individual Seller or on behalf of an entity Seller. Under penalties of perjury, Seller states that this declaration was carefully read and is true and correct.

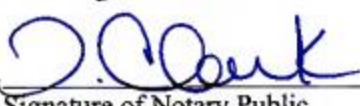
15. This affidavit is given for the purpose of clearing any possible question or objection to the title to the above referenced property and, for the purpose of inducing **850 Title** and **First American Title Insurance Company** to issue title insurance on the subject property, with the knowledge that said title companies are relying upon the statements set forth herein. Seller hereby holds **850 Title** and **First American Title Insurance Company** harmless and fully indemnifies same (including but not limited to attorneys' fees, whether suit be brought or not, and at trial and all appellate levels, and court costs and other litigation expenses) with respect to the matters set forth herein. "Affiant", "Seller" and "Buyer" include singular or plural as context so requires or admits. Seller further states that he/she is familiar with the nature of an oath and with the penalties as provided by the laws of the United States and the State of Florida for falsely swearing to statements made in an instrument of this nature. Seller further certifies that he/she has read, or heard read, the full facts of this Affidavit and understands its context.

Under penalties of perjury, I declare that I have read the foregoing Affidavit and that the facts stated in it are true.

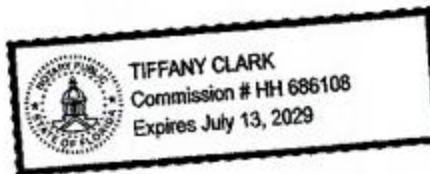

Barry Richard

STATE OF FLORIDA
COUNTY OF WALTON

Sworn to (or affirmed) and subscribed before me by means of ☒ physical presence or ☐ online notarization, this 6th day of August, 2025, by Barry Richard, ☐ who is/are personally known to me or ☒ who has/have produced FL D.L. as identification.


Signature of Notary Public

Tiffany Clark
Print, Type/Stamp Name of Notary



CLOSING AFFIDAVIT

(Seller)

Before me, the undersigned authority, personally appeared Allison Richard ("Affiant"), who being by me first duly sworn, on oath, depose(s) and say(s) that:

1. **Barry Richard and Allison Richard, husband and wife ("Seller")**, is the owner of and is selling the following described property to **16 Beachberry LLC, a Florida Limited Liability Company("Buyer")**, to wit:
Lot 14, SAND HILL AT WATERCOLOR, according to the plat thereof, as recorded in Plat Book 15, Page 97, of the Public Records of Walton County, Florida.
2. The above described property is free and clear of all liens, taxes, encumbrances and claims of every kind, nature and description of record whatsoever, except for mortgage or mortgages, if any, described in the Deed and except for real estate and personal property taxes for the year 2025, which are not yet due and payable.
3. There have been no improvements, alterations, or repairs since acquisition by the Seller to the above described property for which the costs thereof remain unpaid, that there are no claims for labor or material furnished for repairing or improving the same, which remain unpaid since the acquisition by Seller, and that there are no mechanic's, materialmen's, or laborer's liens since acquisition by Seller against the above described property.
4. There have been no documents recorded in the Public Records of **Walton, Florida** subsequent to July 11, 2025, which affect title to the Property and Seller has not entered into any contracts for the sale, disposition or leasing of the Property since said date except as may have been disclosed to **850 Title** in writing, and Seller has no knowledge of any matter affecting title to the Property.
5. The personal property contained in the building on said property, or on the said premises, and which, if any, is being sold free and clear of all liens, encumbrances, claims and demands whatsoever. The Seller knows of no violations of Municipal or County Ordinances pertaining to the above described property. No judgment or decree has been entered in any court in this State or the United States against said Seller which remains unsatisfied. There are no persons other than Seller in possession of the above described property.
6. Seller agrees that in the event the current real estate or personal property taxes vary in amount from the figures used in making the prorations used in closing the transfer and conveyance of the above described property to said buyers, then a new proration and a correct and proper adjustment will be made upon demand.
7. There are no matters pending against the Seller that could give rise to a lien that would attach to the property between the effective date of commitment and the recording of the interest to be insured. Seller has not and will not execute any instruments that would adversely affect the interest to be insured.
8. Seller's title to, and possession and enjoyment of, the property have been open, notorious, peaceable and undisturbed, and have never been disputed nor questioned.
9. There are no disputes concerning the boundary lines of the property, and the operation of any buildings on said property has been in compliance with the applicable building codes, ordinances and statutes.
10. Affiant has received no notice of any public hearing regarding assessment for improvements or changes in applicable zoning laws concerning said property within the past ninety (90) days.
11. There are no actions or proceedings now pending in any State or Federal Court to which the Seller is a party, including but not limited to, proceedings in bankruptcy, receivership or insolvency, nor are there any judgments, bankruptcies, liens or executions of any nature which constitute or could constitute a charge or lien upon said property.
12. There are no unrecorded easements, claims of easement or rights-of-way affecting all or any portion of the property.

13. Seller understands that Section 1445 of the Internal Revenue Code provides that a Buyer of a United States real property interest must withhold tax if the Seller is a foreign person. To inform the Buyer that withholding of tax is not required upon purchase of the above described property, Seller certifies the following:

Seller is not a nonresident alien individual, foreign corporation, foreign partnership, foreign trust or foreign estate for purposes of United States federal income taxation.

Seller's U.S. Taxpayer Identification Number is [REDACTED]

Seller's address is: **6035 Boynton Homestead, Tallahassee, FL 32312.**

No other persons or entities have an ownership interest in the above described property.

14. Seller understands the Buyer of the described property intends to rely on the foregoing representations in connection with the United States Foreign Investment in Real Property Tax Act. (FIRPTA). Seller understands this certification may be disclosed to the Internal Revenue Service by the Buyer and that any false statements contained in this certification may be punished by fine, imprisonment or both. Seller has the authority to sign this affidavit as either individual Seller or on behalf of an entity Seller. Under penalties of perjury, Seller states that this declaration was carefully read and is true and correct.
15. This affidavit is given for the purpose of clearing any possible question or objection to the title to the above referenced property and, for the purpose of inducing **850 Title** and **First American Title Insurance Company** to issue title insurance on the subject property, with the knowledge that said title companies are relying upon the statements set forth herein. Seller hereby holds **850 Title** and **First American Title Insurance Company** harmless and fully indemnifies same (including but not limited to attorneys' fees, whether suit be brought or not, and at trial and all appellate levels, and court costs and other litigation expenses) with respect to the matters set forth herein. "Affiant", "Seller" and "Buyer" include singular or plural as context so requires or admits. Seller further states that he/she is familiar with the nature of an oath and with the penalties as provided by the laws of the United States and the State of Florida for falsely swearing to statements made in an instrument of this nature. Seller further certifies that he/she has read, or heard read, the full facts of this Affidavit and understands its context.

Under penalties of perjury, I declare that I have read the foregoing Affidavit and that the facts stated in it are true.

Allison Jan Richard
Allison Richard

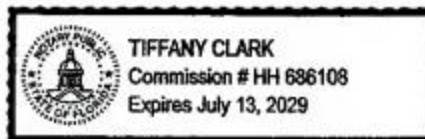
STATE OF FLORIDA
COUNTY OF WALTON

Sworn to (or affirmed) and subscribed before me by means of ☒ physical presence or ☐ online notarization, this 6th day of August, 2025, by Allison Richard, ☐ who is/are personally known to me or ☒ who has/have produced FL D.L. as identification.

T. Clark
Signature of Notary Public

Tiffany Clark

Print, Type/Stamp Name of Notary



Prepared By and Return To:
850 Title, LLC
18 Pine Lake Drive
Santa Rosa Beach, FL 32459

OWNER'S AFFIDAVIT

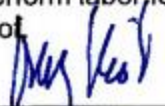
Order No.: [REDACTED]

BEFORE ME, the undersigned authority, this August 6, 2025, personally appeared , of Barry Richard and Allison Richard, husband and wife, who after being duly sworn deposes and say(s):

That they are the owners of the following described property:

Lot 14, SAND HILL AT WATERCOLOR, according to the plat thereof, as recorded in Plat Book 15, Page 97, of the Public Records of Walton County, Florida.

That they are in exclusive, full, complete and undisputed possession of the above property and that there are no leases, options, claims or interest of any kind held thereon by any other party. That there are no mechanic's liens against said property and that there are no unpaid bill or claims outstanding for labor or material incident to the construction, repairing, renovating, or improving of the said real property and/or the buildings and improvements located upon said property; and that no person, firm or corporation has been employed, engaged or contracted with to furnish material or perform labor for the improvement of said property within the ninety (90) days prior to the date hereof.



Barry Richard



Allison Richard

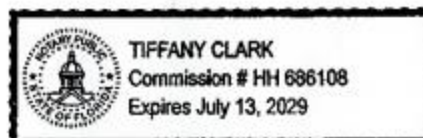
STATE OF Florida
COUNTY OF Walton

The foregoing instrument was executed and acknowledged before me by means of (X) Physical Presence or () Online Notarization this 6th day of August, 2025 by, of Barry Richard and Allison Richard, husband and wife who () is/are personally known to me or who (X) has produced F.D.L. as identification.



Notary Public
Printed Name:
[SEAL]

Tiffany Clark



AFFIDAVIT OF NO MORTGAGE

Each for Himself and/or Herself, declare: that to my/our personal knowledge there are NO encumbrances in the form of a Mortgage against the property located at

16 Beachberry Lane, Santa Rosa Beach, FL 32459

That this declaration is made for the protection of all parties to this transaction, and particularly for the benefit of 850 Title and First American Title Insurance Company, which is about to insure the title to said property in reliance thereon, and any other title company which may thereafter insure title to said property.

That I/We will testify, declare, depose, or certify before any competent tribunal, officer, or person, in any case now pending or which may hereafter be instituted, to the truth of particular facts hereinabove set forth.

PROPERTY: 16 Beachberry Lane, Santa Rosa Beach, FL 32459

SELLER(S):



Barry Richard


Allison Tant Richard

STATE OF FLORIDA
COUNTY OF WALTON

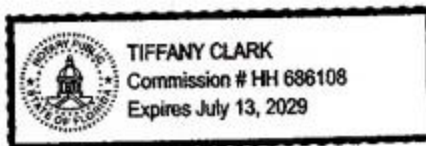
Sworn to (or affirmed) and subscribed before me by means of ☒ physical presence or ☐ online notarization, this 6th day of August, 2025, by Barry Richard and Allison Tant Richard, ☐ who is/are personally known to me or ☒ who has/have produced FL D.L. as identification.



Signature of Notary Public

Tiffany Clark

Print, Type/Stamp Name of Notary



CLOSING AGREEMENT AND ACKNOWLEDGMENTS

Seller: **Barry Richard and Allison Tant Richard**
Buyer: **16 Beachberry LLC**
Property: **16 Beachberry Lane, Santa Rosa Beach, FL 32459**
Closing Agent: **850 Title**
Closing Date: **August 6, 2025**
File Number: **[REDACTED]**

- 1. CLOSING AUTHORIZATION:** Buyer and Seller acknowledge that each has reviewed all of the entries appearing on the CD Settlement Statement and confirm that all of the entries thereon are true and correct. Buyer and Seller further acknowledge that by executing the CD Settlement Statement, the Closing Agent is authorized and directed to close the transaction and to distribute all of the closing documents, and the closing proceeds, except to the extent of any proceeds that are required to be held in escrow pursuant to a specific written escrow or closing agreement, if any. Buyer and Seller acknowledge that each of them has made his/her/its own independent investigation as to the financial propriety of entering into this transaction, and that neither one of them has sought financial or investment advice from the Closing Agent (including all agents thereof). Instead, a decision to enter into and close this transaction has been made by Buyer and Seller based on each one's own evaluation of the value of the Property.
- 2. TAX PRORATION:** Buyer and Seller acknowledged that if the current year's real estate tax bill was not issued and received by the Closing Agent, then the real estate taxes (and personal property taxes, if applicable) for the current year were prorated on the CD Settlement Statement based upon the prior year's taxes as required by the parties' contract. Buyer and Seller agree that upon receipt of the actual tax bill for the current year, and upon demand by either party, the taxes for the current year will be rep prorated, and Buyer and Seller will make any adjustments required by reason of that proration, provided that the contract between Buyer and Seller requires rep prorated. Closing Agent shall have no responsibility in connection with such adjustment or rep prorated.
- 3. UTILITY SERVICES:** Buyer and Seller acknowledge that they are aware that final bills for utility services may be due after the date of closing. The Seller agrees to cancel all such utilities immediately after closing and to promptly pay Seller's final utility bills for services through the day of closing. Buyer acknowledges that it is Buyer's responsibility to promptly arrange to begin utility services in Buyer's name, since Seller will be canceling service as of the day of closing or immediately thereafter. Buyer and Seller acknowledge that water and sewer bills, if applicable, which remain unpaid can become liens against the Property. Seller agrees to promptly pay such final bills, then Seller agrees to provide proof of final payment to Closing Agent within thirty (30) days after the date of closing. In the event that Seller fails to do so, Closing Agent shall be authorized to pay the full amount of the escrowed funds, if any, to the water and sewer department or such other utility department for which funds have been escrowed, and thereafter Seller shall be responsible for obtaining the utility deposit refund of any over payment. In addition, in the event the water and sewer department requires the Buyer to pay the current balance on the account in order to open an account in the Buyer's name, the Buyer shall be authorized to do so, and upon promptly delivery to Closing Agent of proof of such payment, Closing Agent shall be authorized to reimburse Buyer for such payment from the escrowed funds, if any, withheld at closing for this purpose. By paying such final charges, Closing Agent does not assume responsibility for any such charges, and Buyer and Seller specifically agree the Closing Agent shall not be responsible for charges for water, sewer, gas, electricity, rent, personal property taxes, garbage taxes, licenses, and any special assessment not recorded in the Public Records, but that instead any discrepancy or deficiency in such charges shall be settled between Buyer and Seller directly. Buyer and Seller hereby release and hold Closing Agent harmless as to any such charges and as to any such adjustments that are due to one party or the other to correct such charges. NOTE: CLOSING AGENT IS WITHHOLDING FROM SELLER'S NET PROCEEDS \$0.00 IN ESCROW FOR UTILITIES.

4. COOPERATION: Buyer and Seller shall fully cooperate and adjust for clerical mistakes, calculation errors, computer malfunction, printing error or similar errors by correcting, initialing, executing or re-executing any and all existing or additional closing documentation, as deemed necessary or desirable in the reasonable discretion of Lender or Closing Agent. The undersigned acknowledge that errors of the type described above may cause Lender to be unable to sell, convey, seek guaranty or market a mortgage loan, or may otherwise affect the ability of the Closing Agent to insure title to the Property, or may be required in order to correct mistakes in the calculations of money due or to be credited to one party or the other.

5. TAXING AND ZONING. Buyer and Seller acknowledge that each has been advised of and have had the opportunity to retain independent tax advice as to the tax consequences of this transaction, and that Buyer has had the opportunity to confirm the zoning and setback requirements of the Property, the permitted uses, whether or not permits were obtained for improvements to the Property, and the legality and proper completion of all improvements on the Property. Buyer also acknowledges having had the opportunity to inspect the physical condition of the Property, including the improvements thereon or adjacent thereto, if any. Buyer also acknowledges having had the opportunity to determine whether or not the Property is connected to a sewer system or whether it has a septic tank, or, having waived the right to make such determination, Buyer has accepted the Property with whichever system exists unless otherwise agreed to with Seller. Buyer also acknowledges having had the opportunity to determine whether or not the Property is connected to a public water system, or whether water is provided to the Property from a well, or connected to a public water system, or whether water is provided to the Property from a well, or having waived the right to make that determination, Buyer has accepted the Property with whichever type of water is provided to the Property unless otherwise agreed to with Seller. The parties acknowledge that they have satisfied themselves as to all such issues, and that Closing Agent has not made any representations with regard to any such issues, nor has Closing Agent assumed responsibility for same. The parties agree to indemnify and hold Closing Agent harmless from and against any adverse consequences that arise relating to any of the foregoing issues described in this particular paragraph. NOTE: BUYER DIRECTS THE CLOSING AGENT TO MAIL THE ORIGINAL RECORDED DEED AND THE TITLE INSURANCE POLICY AS FOLLOWS (Select One):

☐ Property Address: 16 Beachberry Lane, Santa Rosa Beach, FL 32459

☒ Other: 19211 Panama City Beach Parkway, #1061, Panama City Beach, FL 32413

6. IRS REPORTING AND DISTRIBUTION. Seller is responsible for reporting this transaction to the Internal Revenue Service unless Seller is not subject to reporting requirements. Seller warrants to Closing Agent that if Seller is an individual, Seller is not a non-resident alien for purposes of U.S. Income taxation, or if Seller is a corporation, partnership, trust or estate, Seller is not a foreign entity. The Foreign Investment in Real Property Tax Act of 1980 as amended by the Tax Reform Act of 1984 places special requirements for tax reporting and withholding on the parties to a real estate transaction where the transferor (seller) is a non-resident alien or non-domestic corporation or partnership or partnerships. It is understood and acknowledged by the undersigned that (a) Escrowed will not take an active role in either the determination of non-alien status of the seller transferor or the withholding of any funds; and (b) Escrowed makes no representations and (c) Buyer and Seller are seeking an attorney's, accountant's, or other tax specialists' opinion concerning the effect of this Act on this transaction and are not acting on the statements made or omitted by the Closing Agent.

7. INSURANCE. Buyer acknowledges having been advised of the importance of securing insurance on the Property. Lenders will generally require insurance on single family homes and town homes but not necessarily on condominiums, because of the master insurance policy maintained by the condominium association. If this is a condominium, the condominium's master insurance policy does not insure any of the furniture, fixtures and other structural components or the interior of the condominium unit. Buyer acknowledges that whether or not the Lender requires insurance, and whether or not there is a Lender involved in the transaction, Buyer should purchase property insurance. Seller acknowledges that unless Buyer is assuming Seller's existing insurance policy, Seller should cancel Seller's existing policy immediately after closing and request a refund of the unearned portion of the policy premium. Likewise, if Seller maintains an appliance service contract, which is not being transferred to Buyer, Seller should cancel the contract immediately after closing and request a refund of the unearned portion of the contract price.

8. BOUNDARY SURVEY. In the case of single family homes and townhomes, Buyer has been advised of the importance of securing a boundary survey of the Property. Lenders will also generally require a new boundary or as-built survey before closing. Buyer acknowledges that if a lender was not involved in this transaction, Buyer has the option to waive the survey requirement of title, however, Buyer understands that by waiving the survey requirement, Closing Agent is unable to determine the existence of encroachments, overlaps, boundary line disputes, and/or any other matters which would be disclosed by an accurate survey, of the Property. IF Buyer elects to purchase the Property without the benefit of a boundary survey, Closing Agent may require that Buyer execute a written waiver at closing, and a survey exception will be included in the Owner's Title Insurance Policy. **NOTE: NOTWITHSTANDING THE FOREGOING IF THE SUBJECT PROPERTY IS NOT A CONDOMINIUM, THEN, BUYER ACKNOWLEDGES THE FOLLOWING (SELECT ONE):**

☒ Buyer acknowledges receipt of the survey prepared by Land Engineering Services Land Engineering Services dated July 29, 2025 under 251039

☐ Buyer has elected to waive the survey requirement.

9. MISCELLANEOUS. Seller and Buyer are used for singular and plural, as the context so requires or admits. This Closing Agreement is being provided as an inducement for Closing Agent to serve as the title/settlement Agent and for First American Title Insurance Company, the Title Underwriter, to issue title insurance on the subject transaction. This document may be signed in counterparts, and faxed or scanned e-mail copies shall be deemed original for all intents and purposes.

10. GRAMM-LEACH-BLILEY ACT (GLBA) PRIVACY NOTICE. We do not disclose any nonpublic personal information about our customers to anyone for any purpose that is not specifically permitted by law.

BUYER:

16 Beachberry LLC, a Florida Limited Liability Company

Date:

By: _____
Robert Joseph Pipich, Member

By: _____
Kelly Maureen Pipich, Member

SELLERS:

Barry Richard

Allison Tant Richard
Allison Tant Richard

Date: 8/6/25

Date: 8/6/25

FLORIDA INSURANCE PREMIUM DISCLOSURE

File No: [REDACTED]

Closing Date: August 6, 2025

You are being given this form and certification to explain differences between Federal and Florida law. Federal law requires the costs of the policies to be calculated using the full premium for the lender policy. Florida law allows the premium for the lender's policy to be calculated using a lower rate when purchased along with an owner's policy.

If both an owner's policy and a lender's policy are being purchased, the title insurance premiums on this form might differ from the premiums on the Closing Disclosure. The owner's policy premium listed on the Closing Disclosure (if any) will probably be lower than on this form, and the lender policy premium will probably be higher.

The chart below lists the amounts disclosed by the lender and the premium for the policies being purchased. These amounts include the charges for endorsements to the policies:

		Closing Disclosure Amount		Florida Premium	
		Buyer	Seller	Buyer	Seller
(a)	Lender's Policy	\$10,075.00	\$0.00	\$250.00	\$0.00
(b)	Lender's Endorsements	\$1,707.38	\$0.00	\$1,707.38	\$0.00
(c)	Lender's Policy Total	\$11,782.38	\$0.00	\$1,957.38	\$0.00
(d)	Owner's Policy	\$307.50	\$0.00	\$10,132.50	\$0.00
(e)	Owner's Endorsements	\$0.00	\$0.00	\$0.00	\$0.00
(f)	Owner's Policy Total	\$307.50	\$0.00	\$10,132.50	\$0.00
Total All Policies (c + f)		\$12,089.88		\$12,089.88	

The total dollar amount for the policies as disclosed on this form should be equal to the total premium calculated using the Florida Insurance Code. The Florida Premium amounts listed above will be used to disburse the funds from the title agency's escrow account to First American Title Insurance Company and 850 Title.

The undersigned hereby certify that they have carefully reviewed the Closing Disclosure (if any) or other settlement statement form and they approve and agree to the payment of all fees, costs, expenses and disbursement as reflected on the Closing Disclosure (if any) or other settlement statement form to be paid on their behalf. We further certify that we have received a copy of the Closing Disclosure (if any) or other settlement statement.

BUYER:

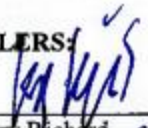
16 Beachberry LLC, a Florida Limited Liability Company

Date:

By: _____
Robert Joseph Pipich, Member

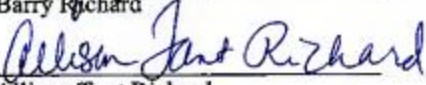
By: _____
Kelly Maureen Pipich, Member

SELLERS:


Barry Richard

Date:

8/6/25


Allison Tant Richard

Date:

8/6/25

Settlement Agent Certification

I have reviewed the settlement statement for this transaction, the Closing Disclosure (if any), the lender's closing instructions (if any) and any and all other forms relative to the escrow funds, including any disclosure of the Florida title insurance premiums being paid, and I agree to disburse the escrow funds in accordance with the terms of this transaction and Florida law.



Settlement Agent Signature

August 6, 2025

Date

Tiffany Clark

Settlement Agent Name

W900983

Florida License No

850 Title

Title Agency Holding Funds

G061685

Florida License No

COMPLIANCE AND TAX PRORATION AGREEMENT

Order No: [REDACTED]
Buyer(s): 16 Beachberry LLC
Seller(s): Barry Richard and Allison Richard
Property Address: 16 Beachberry Lane, Santa Rosa Beach, FL 32459
Closing Date: 08/06/2025

We, the undersigned Buyers and Sellers herein acknowledge the following as conditions of the above-mentioned transaction:

1. The undersigned parties will fully cooperate if adjustment for clerical errors on any or all closing documentation is necessary and will sign such additional documents as are necessary to correct such errors.
2. Calculations of payoff figures, or principal balance and escrow account balances and/or pro ration, was based on information, either obtained orally or in writing from your existing lender(s). The closing agent will not be liable for miscalculations as a result of errors made by the lender(s). If there is/are discrepancies between the figures used in preparing the closing statements, and future information provided by the lender(s) resulting in a demand by the lender(s) for additional funds, owner will, upon request forward said funds forthwith.
3. Consent is hereby given, pursuant to Rule 4-186.008(3) of the Florida Administrative Code, to the placement of the settlement funds for the transaction into an interest bearing account in the name of 850 Title, LLC. The parties understand the interest earned or other benefits earned, if any, on such account will be the property of 850 Title, LLC.
4. The undersigned parties understand and agree that any shortage in payments made to the debtors as a "courtesy" or "accommodation" payoff, that are not secured by the property (i.e. credit cards, car loans, student loans, etc.) will be the sole responsibility of the borrower.
5. The calculation of the amount escrowed for taxes as reflected on the closing statement has been made on the basis of an estimated gross tax figure in the amount of \$26,673.94. It is agreed and understood by all parties that any adjustments in the tax proration will be settled outside of closing between the buyer and seller.
6. Seller represents and warrants that all Homeowner and/or Condominium Association dues/fees and/or special assessments are paid in full at time of settlement. Dues/fees are annual amount of \$7,360.00

The undersigned Owners of the above referenced property herein acknowledge they___have___ have not filed for or received homestead exemption for taxes for the current year.

We understand that First American Title Insurance Company is relying on the statements contained herein to compute the appropriate amount for the Lender's escrow account. The closing agent will not be liable for any shortages in the escrow amount.

Buyer(s):

16 Beachberry LLC, a Florida Limited Liability Company

By: _____
Robert Joseph Pipich, Member

By: _____
Kelly Maureen Pipich, Member

Seller(s):

Barry Richard

Allison Richard

NOTICE OF POSSIBLE ELIGIBILITY FOR LOWER REISSUE RATE

Please note that the Reissue Rate (a reduced premium for title insurance) may be applicable to your transaction. You are eligible for the Reissue Rate so long as your transaction falls within one of the following categories, and you provide a previous owner's title insurance policy as specified below to your title closer:

1. Refinancing Transactions – The Reissue Rate is available on mortgage policies issued on refinancing of property insured by an original owner's policy which insured the title of the current mortgagor;
2. Unimproved Land – The Reissue Rate is available on policies on real property which is unimproved except for roads, bridges, drainage facilities, and utilities if the current owner's title has been insured prior to the application for a new policy; or
3. Transactions Within 3 Years of Prior Policy – The Reissue Rate is available on policies issued with an effective date of less than 3 years after the effective date of the policy insuring the seller or mortgagor in the current transaction.

PLEASE DISCUSS WITH YOUR TITLE CLOSER WHETHER YOU ARE ELIGIBLE FOR A DISCOUNTED REISSUE RATE PREMIUM. FAILURE TO PROVIDE A QUALIFYING PRIOR OWNER'S TITLE POLICY AT OR PRIOR TO CLOSING WAIVES YOUR RIGHT TO THE REISSUE RATE.

I hereby acknowledge that I received this Notice of Potential Eligibility for a Lower Reissue Rate at the time of my first contact with 850 Title, and that either:

- ☐ (a) I have received the applicable reissue rate,
☒ (b) the transaction does not qualify for a reissue rate, or
☐ (c) I am waiving any right to the reissue rate because no party to the transaction has provided 850 Title with a prior qualifying policy at or before closing.

Please acknowledge your understanding and agreement to the above by signing below.

BUYER:

16 Beachberry LLC, a Florida Limited Liability Company Date:

By: _____
Robert Joseph Pipich, Member

By: _____
Kelly Maureen Pipich, Member

SELLERS:

Barry Richard

Date:

8/6/25

Allison Tant Richard

Date:

8/6/25

SETTLEMENT AGENCY:

850 Title

T. Clark
Tiffany Clark

8/6/2025

Date: August 1, 2025

Tiffany Clark

Seller Contact Information Certification

Pipich
Loan #

Following closing, there may be a need for the Lender or Title Company to contact you regarding this loan closing. Please provide your new contact information below.

Address of property being sold:

16 Beachberry Lane, Santa Rosa Beach, FL 32459

Name of Seller(s):

BARRY RICHARD

ALLISON RICHARD

Forwarding address and phone number for Seller(s):

Address: 6035 Boynton Homestead

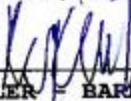
City, State, Zip Code: Tallahassee, FL 32312

Telephone Number: (850) 961-9678

E-mail Address: barryrichard@barryrichard.com

Acknowledgment

I/We do hereby certify that the foregoing information has been completed accurately.

 8/6/25
- SELLER - BARRY RICHARD - DATE -

Allison Sant Richard 8/6/25
- SELLER - ALLISON RICHARD - DATE -

Seller Contact Information Certification

Pipich
Loan #:

Following closing, there may be a need for the Lender or Title Company to contact you regarding this loan closing. Please provide your new contact information below.

Address of property being sold:

16 Beachberry Lane, Santa Rosa Beach, FL 32459

Name of Seller(s):

BARRY RICHARD

ALLISON RICHARD

Forwarding address and phone number for Seller(s):

Address: 6035 Boynton Homestead

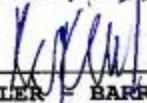
City, State, Zip Code: Tallahassee, FL 32312

Telephone Number: (850) 961-9678

E-mail Address: barryrichard@barryrichard.com

Acknowledgment

I/We do hereby certify that the foregoing information has been completed accurately.

 8/6/25
- SELLER - BARRY RICHARD - DATE -

Allison Sant Richard 8/6/25
- SELLER - ALLISON RICHARD - DATE -