

# **EXHIBIT**

**46**

## Re: Balance Due Oak Ridge MHP

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From: John McDuffie (john.mcduffie3@gmail.com)

To: windsorfl@yahoo.com

Date: Wednesday, November 12, 2025 at 12:19 PM EST

---

Regarding your statement "late fees apply only to lot rent payments", on what day is rent considered to be late?

On Wed, Nov 12, 2025 at 11:55 AM William Windsor <[windsorfl@yahoo.com](mailto:windsorfl@yahoo.com)> wrote:

You have no legal basis to charge a late fee. It's a fraudulent attempt to extort money from me. Delete it or I will continue to prepare my lawsuit. Late fees apply only to lot rent payments.

Sent from Yahoo Mail for iPhone

On Wednesday, November 12, 2025, 11:47 AM, John McDuffie <[john.mcduffie3@gmail.com](mailto:john.mcduffie3@gmail.com)> wrote:

Hi Mr. Windsor,

My name is John McDuffie, Lisa took a moment to explain the situation to me. It appears last month's rent payment check was returned for non-sufficient funds resulting in a \$35 returned check charge, you made replacement payment was after the end of the rent payment grace period so a \$100 late charge was applied, and since you had not paid those outstanding charges for last month another late charge was applied for this month. Lisa's proposal to remove this month's late charge upon your payment of last month's fees seemed reasonable, but it's obvious you are not happy with that, what would you have us do instead? Feel free to call me if you would rather, my number is (813) 294-0252. I'll wait for your reply or call.

Regards,  
John McDuffie

On Wed, Nov 12, 2025 at 11:30 AM Lisa Paquin <[lisa@ceqfl.com](mailto:lisa@ceqfl.com)> wrote:

Good Morning Mr. Windsor,

I am adding an owner representative to this email so he can assist.

Best Regards,

Lisa Paquin  
(813) 285-4083 Ext 191

On Tue, Nov 11, 2025 at 5:54 PM William Windsor <[windsorfl@yahoo.com](mailto:windsorfl@yahoo.com)> wrote:

Liar

Sent from Yahoo Mail for iPhone

On Tuesday, November 11, 2025, 4:15 PM, Lisa Paquin <[lisa@ceqfl.com](mailto:lisa@ceqfl.com)> wrote:

Your rent is late due to the fact you paid your account from a bank account that had insufficient funds and your bank returned this. Feel free to send any communication to the park manager. Oak Ridge Mobile Home Park 2862 Vine Lane, Sebring, FL 33870.

Best Regards,

Lisa Paquin  
(813) 285-4083 Ext 191

On Tue, Nov 11, 2025 at 3:57 PM William Windsor <[windsorf1@yahoo.com](mailto:windsorf1@yahoo.com)> wrote:

You are committing fraud. Paragraph 3 refers to RENT. Your fraudulent late fee is not RENT. I am suing you for fraud, intentional infliction of emotional distress, and other causes of action. Please provide your address for service of process.

Sent from Yahoo Mail for iPhone

On Tuesday, November 11, 2025, 3:45 PM, Lisa Paquin <[lisa@ceqfl.com](mailto:lisa@ceqfl.com)> wrote:

Hello Mr. Windsor,

I recently left you a message to discuss the balance on your account. I am happy to refund a \$100.00 late fee once you pay the remaining balance due of \$135.00. This balance due is for the bank insufficient funds fee of \$35.00 for your returned check and the other \$100.00 late fee. I have attached your signed Rules and Regulations document you received when you initially moved into the park. This details the rent due date and applicable fee if not paid on time. Please do not hesitate to call me with any questions. Thank you.

Best Regards,

Lisa Paquin  
Oak Ridge Mobile Home Park  
(813) 285-4083 Ext 191

# **EXHIBIT**

**47**

## Re: Balance Due Oak Ridge MHP

---

From: William Windsor (windsorfl@yahoo.com)

To: john.mcduffie3@gmail.com; windsorfl@yahoo.com

Date: Wednesday, November 12, 2025 at 02:36 PM EST

---

I am filing with a request for a jury trial. You will be a named defendant

Sent from Yahoo Mail for iPhone

On Wednesday, November 12, 2025, 1:49 PM, William Windsor <windsorfl@yahoo.com> wrote:

Irrelevant. You may not charge a late fee on top of a late fee. Remove it or be sued for fraud and other charges

Sent from Yahoo Mail for iPhone

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# **EXHIBIT**

**48**

## Re: Balance Due Oak Ridge MHP

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From: John McDuffie (john.mcduffie3@gmail.com)

To: windsorfl@yahoo.com

Date: Wednesday, November 12, 2025 at 04:17 PM EST

---

I have removed the late fee charged in November. That leaves you with a \$135 balance that consists of:

- \$35 fee for the insufficient funds payment you made on 09/29/2025.
- \$100 October late fee because the lot rent was not paid timely, the replacement payment you made was dated 10/07/2025.

On Wed, Nov 12, 2025 at 1:49 PM William Windsor <[windsorfl@yahoo.com](mailto:windsorfl@yahoo.com)> wrote:

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# EXHIBIT

49

## Re: Balance Due Oak Ridge MHP

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From: John McDuffie (john.mcduffie3@gmail.com)

To: windsorfl@yahoo.com

Date: Wednesday, November 12, 2025 at 05:27 PM EST

---

Please send that to me instead. I'll see this issue through to the conclusion. We'll work on the tree issue once this one is done.

On Wed, Nov 12, 2025, 5:21 PM William Windsor <[windsorfl@yahoo.com](mailto:windsorfl@yahoo.com)> wrote:

Thank you. I will now produce the bank evidence for the local manager to show I did not pay late . I will also ask him once again to replace my trees that were butchered. Thanks again.

Sent from Yahoo Mail for iPhone

On Wednesday, November 12, 2025, 4:17 PM, John McDuffie <[john.mcduffie3@gmail.com](mailto:john.mcduffie3@gmail.com)> wrote:

I have removed the late fee charged in November. That leaves you with a \$135 balance that consists of:

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Oak Ridge Mobile Home Park  
(813) 285-4083 Ext 191

# **EXHIBIT**

**50**

Windsor: Please remove the \$35 late fee and the \$100 penalty.

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From: William Windsor (windsorfl@yahoo.com)

To: john.mcduffie3@gmail.com

Cc: windsorfl@yahoo.com

Date: Thursday, November 13, 2025 at 01:38 PM EST

---

Mr. McDuffie:

I had set up an Autopay. The attached records from USAA Bank show \$839 paid on 7/1, 7/30, 9/3 and 10/8. I dropped Autopay for my 11/4 payment.

Please note that I had a bank balance of \$1,311.68 on 10/1/2025, and I had a 4-digit bank balance for a week. So, a charge from Oak Ridge Mobile Home Park would have been paid. Note that the bank does not show a charge. On 10/3/2025, the Rent Manager claims I had insufficient funds. THIS IS FALSE. On 10/4/2025, the Rent Manager claimed unpaid and assessed \$35. On 10/7/2025, the Rent Manager sent a statement showing \$974 due.

Please remove the \$35 late fee and the \$100 penalty.

William Michael Windsor  
2725 Bolin Lane  
Sebring, Florida 33870  
352-661-8472  
windsorfl@yahoo.com



Letter-to-CEQFL-2025-11-13.pdf  
2.2 MB

# **EXHIBIT**

**51**

Re: Windsor: Please remove the \$35 late fee and the \$100 penalty.

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From: William Windsor (windsorfl@yahoo.com)

To: john.mcduffie3@gmail.com

Date: Sunday, November 16, 2025 at 02:16 PM EST

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Mr duffie, I need my two palm trees replaced. The manager told me the trees were the property of the Park. That was a bold-faced lie. The Rules clearly provide in paragraph 17 that the trees are the tenant's responsibility. Paragraph 7 does not allow management the right to butcher my trees. My trees were beautifully maintained and violated nothing. I wrote to management demanding replacement, and I have been ignored. Please replace my trees.

Sent from Yahoo Mail for iPhone

On Thursday, November 13, 2025, 1:38 PM, William Windsor <windsorfl@yahoo.com> wrote:

Mr. McDuffie:

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William Michael Windsor  
2725 Bolin Lane

Sebring, Florida 33870

352-661-8472

windsorfl@yahoo.com

# **EXHIBIT**

**52**

Re: Windsor: Please remove the \$35 late fee and the \$100 penalty.

---

From: John McDuffie (john.mcduffie3@gmail.com)

To: windsorfl@yahoo.com

Cc: manager@oakridgemhp.com

Date: Monday, November 17, 2025 at 02:40 PM EST

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Mr Windsor,

I've reviewed the circumstances surrounding this issue and found the following:

- You previously set up your rent autopay to occur on the **29th** of each month **preceding** the rent due date - as evidence, all of your previous Oak Rldge rent payments were posted to your account on the 29th of the month preceding the rent due date (except February, which was posted on the 28th). See the attached payment transaction summary.
- On September 29th the autopay for the October rent was made, and on that date your own bank transaction history shows you had no more than \$355.68 available, and you did not transfer funds to the account sufficient to cover the rent payment until October 1st, two days later. Your bank does not show a charge because they denied the payment.
- On October 2nd we received the notice that your payment on the 29th had been denied due to insufficient funds, so you were notified by email that day, and further notified by phone call from the property manager the following morning on October 3rd. You received a physical notice via US mail as well.
- On October 7th you were advised in another phone call from the property manager that you received a late fee due to your failure to make a replacement payment. Shortly after that call you made the replacement payment online.

The above events are the reason you were given a NSF fee and late fee in October. We understand mistakes happen, so we agreed to remove the late fee if you simply paid the \$35 NSF fee our bank charges us. You declined to do so. I've listened to the profanity and threats you spewed during the phone calls when our property manager was simply trying to make you aware of a problem with your account. I've also read your emails with similar threats. You should be ashamed of yourself.

Despite your reprehensible behavior regarding an issue that was of you own creation, I'll give you the benefit of the doubt and presume you simply forgot you had set up your autopay to occur on a day before you had available funds, and I will remove the October late fee as a one time courtesy. My hope is you will carefully review what transpired and come to understand that no one from our organization was attempting "fraudulent misrepresentation, negligence, breach of contract, civil conspiracy" or any of the other false and malicious assertions you've made orally and in writing. Going forward we would appreciate it if your communications with our staff were less profane and confrontational.

Regards,  
John

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352-661-8472  
[windsorfl@yahoo.com](mailto:windsorfl@yahoo.com)

 Transactions.pdf  
76.1 kB

# EXHIBIT

53

Re: Windsor: Please remove the \$35 late fee and the \$100 penalty.

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From: William Windsor (windsorfl@yahoo.com)

To: john.mcduffie3@gmail.com

Cc: manager@oakridgemhp.com

Date: Monday, November 17, 2025 at 03:27 PM EST

---

Thank you. So, I owe nothing? On to tree replacement. When will the trees be replaced?

Sent from Yahoo Mail for iPhone

On Monday, November 17, 2025, 2:40 PM, John McDuffie <john.mcduffie3@gmail.com> wrote:

Mr Windsor,

I've reviewed the circumstances surrounding this issue and found the following:

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Despite your reprehensible behavior regarding an issue that was of your own creation, I'll give you the benefit of the doubt and presume you simply forgot you had set up your autopay to occur on a day before you had available funds, and I will remove the October late fee as a one time courtesy. My hope is you will carefully review what transpired and come to understand that no one from our organization was attempting "fraudulent misrepresentation, negligence, breach of contract, civil conspiracy" or any of the other false and malicious assertions you've made orally and in writing. Going forward we would appreciate it if your communications with our staff were less profane and confrontational.

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# EXHIBIT

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To: john.mcduffie3@gmail.com

Cc: manager@oakridgemhp.com; windsorfl@yahoo.com

Date: Monday, November 17, 2025 at 03:34 PM EST

---

I have a witness to the reprehensible behavior of the manager when I moved in. I was in the middle of therapy when he outrageously threatened to have me evicted. I also have evidence of his lies claiming ORMHP owned the trees.

Sent from Yahoo Mail for iPhone

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The above events are the reason you were given a NSF fee and late fee in October. We understand mistakes happen, so we agreed to remove the late fee if you simply paid the \$35 NSF fee our bank charges us. You declined to do so. I've listened to the profanity and threats you spewed during the phone calls when our property manager was simply trying to make you aware of a problem with your account. I've also read your emails with similar threats. You should be ashamed of yourself.

Despite your reprehensible behavior regarding an issue that was of your own creation, I'll give you the benefit of the doubt and presume you simply forgot you had set up your autopay to occur on a day before you had available funds, and I will remove the October late fee as a one time courtesy. My hope is you will carefully review what transpired and come to understand that no one from our organization was attempting "fraudulent misrepresentation, negligence, breach of contract, civil conspiracy" or any of the other false and malicious

assertions you've made orally and in writing. Going forward we would appreciate it if your communications with our staff were less profane and confrontational.

Regards,  
John

On Thu, Nov 13, 2025 at 1:38 PM William Windsor <[windsorfl@yahoo.com](mailto:windsorfl@yahoo.com)> wrote:

**Mr. McDuffie:**

I had set up an Autopay. The attached records from USAA Bank show \$839 paid on 7/1, 7/30, 9/3 and 10/8. I dropped Autopay for my 11/4 payment.

Please note that I had a bank balance of \$1,311.68 on 10/1/2025, and I had a 4-digit bank balance for a week. So, a charge from Oak Ridge Mobile Home Park would have been paid. Note that the bank does not show a charge. On 10/3/2025, the Rent Manager claims I had insufficient funds. THIS IS FALSE. On 10/4/2025, the Rent Manager claimed unpaid and assessed \$35. On 10/7/2025, the Rent Manager sent a statement showing \$974 due.

Please remove the \$35 late fee and the \$100 penalty.

William Michael Windsor  
2725 Bolin Lane  
Sebring, Florida 33870  
352-661-8472  
[windsorfl@yahoo.com](mailto:windsorfl@yahoo.com)