19-218

Tax Collector's Certification

CTY-513

Tax Deed Application Number
1800604

Date of Tax Deed Application
Aug 27, 2018

This is to certify that **5T WEALTH PARTNERS LP**, holder of **Tax Sale Certificate Number 2015 / 7209**, Issued the 1st Day of June, 2015 and which encumbers the following described property in the county of Escambia County, State of Florida, to wit:
11-1740-000

Cert Holder:
5T WEALTH PARTNERS LP
DEPARTMENT #6200, P.O. BOX 830539
BIRMINGHAM, AL 35283

Property Owner:
MCCALL FREDDIE W III
330 MCCALL RD
CENTURY, FL 32535
BEG AT NE COR OF SW1/4 OF NW 1/4 S 02 DEG 46 MIN 02 SEC W 465 FT N 81 DEG 52 MIN 22 SEC W 105 46/100 (Full legal attached.)

has surrendered same in my office and made written application for tax deed in accordance with Florida Statutes. I certify that the following tax certificates, interest, ownership and encumbrance report fee, and Tax Collector's fees have been paid, or if the certificate is held by the County, all appropriate fees have been deposited.

Certificates owned by applicant and filed in connection with this application:

Certificate Year/Number	Account Number	Sale Date	Face Amount of Certificate	Interest	Total
2015/7209	11-1740-000	06/01/2015	917.83	45.89	963.72

Certificates redeemed by applicant or included (County) in connection with this tax deed application:

Certificate Year/Number	Account Number	Sale Date	Face Amount of Certificate	Tax Collector's Fee	Interest	Total
2018/6519	11-1740-000	06/01/2018	1,078.74	6.25	53.94	1,138.93
2017/6366	11-1740-000	06/01/2017	1,035.59	6.25	51.78	1,093.62
2016/6584	11-1740-000	06/01/2016	983.82	6.25	49.19	1,039.26

Amounts Certified by Tax Collector (Lines 1-7):	**Total Amount Paid**
1. Total of all Certificates in Applicant's Possession and Cost of the Certificates Redeemed by Applicant	4,235.53
2. Total of Delinquent Taxes Paid by Tax Deed Applicant	0.00
3. Total of Current Taxes Paid by Tax Deed Applicant	0.00
4. Ownership and Encumbrance Report Fee	200.00
5. Tax Deed Application Fee	175.00
6. Total Interest Accrued by Tax Collector Pursuant to Section 197.542, F.S.	
7. Total (Lines 1 - 6)	4,610.53
Amounts Certified by Clerk of Court (Lines 8-15):	**Total Amount Paid**
8. Clerk of Court Statutory Fee for Processing Tax Deed	
9. Clerk of Court Certified Mail Charge	
10. Clerk of Court Advertising Charge	
11. Clerk of Court Recording Fee for Certificate of Notice	
12. Sheriff's Fee	
13. Interest Computed by Clerk of Court Pursuant to Section 197.542, F.S.	
14. Total (Lines 8 - 13)	
15. One-half Assessed Value of Homestead Property, if Applicable per F.S.	
16. Other Outstanding Certificates and Delinquent Taxes Not Included in this Application, If Applicable Per Florida Statutes	
17. Statutory (Opening) Bid; Total of Lines 7, 14, 15 (if applicable) and 16 (if applicable)	
18. Redemption Fee	**6.25**
19. Total Amount to Redeem	

Done this the 30th day of August, 2018 Scott Lunsford, Tax Collector of Escambia County

Date of Sale: **4th March 2019** By Shirley Rich, CFCA
Senior Deputy Tax Collector

*This certification must be surrendered to the Clerk of the Circuit Court no later than ten (10) days after this date.

11-1740-000 2015

BEG AT NE COR OF SW1/4 OF NW 1/4 S 02 DEG 46 MIN 02 SEC W 465 FT N 81 DEG 52 MIN 22 SEC W 105 46/100 FT N 87 DEG 18 MIN 50 SEC W 105 FT N 02 DEG 46 MIN 02 SEC E 35 FT N 87 DEG 18 MIN 50 SEC W 105 FT N 02 DEG 46 MIN 02 E 420 FT TO N LI OF SW 1/4 OF NW 1/4 S 87 DEG 18 MIN 50 SEC E ALG N LI OF SEC 315 TO POB ALSO BEG 420 S OF NE COR OF SW 1/4 OF NW 1/4 W 210 FT FOR POB W 105 FT S 35 FT E 105 FT N 35 FT TO POB OR 6954 P 1654

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512
R. 12/16

Application Number: 1800604

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,
5T WEALTH PARTNERS LP
DEPARTMENT #6200, P.O. BOX 830539
BIRMINGHAM, AL 35283,
hold the listed tax certificate and hereby surrender the same to the Tax Collector and make tax deed application thereon:

Account Number	Certificate No.	Date	Legal Description
11-1740-000	2015/7209	06-01-2015	BEG AT NE COR OF SW1/4 OF NW 1/4 S 02 DEG 46 MIN 02 SEC W 465 FT N 81 DEG 52 MIN 22 SEC W 105 46/100 FT N 87 DEG 18 MIN 50 SEC W 105 FT N 02 DEG 46 MIN 02 SEC E 35 FT N 87 DEG 18 MIN 50 SEC W 105 FT N 02 DEG 46 MIN 02 E 420 FT TO N LI OF SW 1/4 OF NW 1/4 S 87 DEG 18 MIN 50 SEC E ALG N LI OF SEC 315 TO POB ALSO BEG 420 S OF NE COR OF SW 1/4 OF NW 1/4 W 210 FT FOR POB W 105 FT S 35 FT E 105 FT N 35 FT TO POB OR 6954 P 1654

I agree to:

- pay any current taxes, if due and
- redeem all outstanding tax certificates plus interest not in my possession, and
- pay all delinquent and omitted taxes, plus interest covering the property.
- pay all Tax Collector's fees, ownership and encumbrance report costs, Clerk of the Court costs, charges and fees, and Sheriff's costs, if applicable.

Attached is the tax sale certificate on which this application is based and all other certificates of the same legal description which are in my possession.

Electronic signature on file
5T WEALTH PARTNERS LP
DEPARTMENT #6200, P.O. BOX 830539
BIRMINGHAM, AL 35283

08-27-2018
Application Date

Applicant's signature

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ARCHIVES AND RECORDS
CHILDSUPPORT
CIRCUIT CIVIL
CIRCUIT CRIMINAL
COUNTY CIVIL
COUNTY CRIMINAL
DOMESTIC RELATIONS
FAMILY LAW
JURY ASSEMBLY
JUVENILE
MENTAL HEALTH
MIS
OPERATIONAL SERVICES
PROBATE
TRAFFIC

COUNTY OF ESCAMBIA
OFFICE OF THE
CLERK OF THE CIRCUIT COURT

BRANCH OFFICES
ARCHIVES AND RECORDS
JUVENILE DIVISION
CENTURY

CLERK TO THE BOARD OF
COUNTY COMMISSIONERS
OFFICIAL RECORDS
COUNTY TREASURY
AUDITOR

PAM CHILDERS, CLERK OF THE CIRCUIT COURT
Tax Certificate Redeemed From Sale
Account: 111740000 Certificate Number: 007209 of 2015

Payor: FREDDIE W MCCALL III 330 MCCALL RD CENTURY, FL 32535 **Date** 11/08/2018

Clerk's Check #	1	Clerk's Total	$497.25
Tax Collector Check #	1	Tax Collector's Total	$5,100.89
		Postage	$60.00
		Researcher Copies	$0.00
		Total Received	~~$5,658.14~~

$4974.50

PAM CHILDERS
Clerk of the Circuit Court

Received By: _____
Deputy Clerk

Escambia County Government Complex • 221 Palafox Place Ste 110 • PENSACOLA, FLORIDA 32502
(850) 595-3793 • FAX (850) 595-4827 • http://www.clerk.co.escambia.fl.us

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ARCHIVES AND RECORDS
CHILDSUPPORT
CIRCUIT CIVIL
CIRCUIT CRIMINAL
COUNTY CIVIL
COUNTY CRIMINAL
DOMESTIC RELATIONS
FAMILY LAW
JURY ASSEMBLY
JUVENILE
MENTAL HEALTH
MIS
OPERATIONAL SERVICES
PROBATE
TRAFFIC

COUNTY OF ESCAMBIA
OFFICE OF THE
CLERK OF THE CIRCUIT COURT

BRANCH OFFICES
ARCHIVES AND RECORDS
JUVENILE DIVISION
CENTURY

CLERK TO THE BOARD OF
COUNTY COMMISSIONERS
OFFICIAL RECORDS
COUNTY TREASURY
AUDITOR

Case # 2015 TD 007209
Redeemed Date 11/08/2018
Name FREDDIE W MCCALL III 330 MCCALL RD CENTURY, FL 32535

Clerk's Total = TAXDEED	$497.25
Due Tax Collector = TAXDEED	$5,100.89 $4974.50
Postage = TD2	$60.00
ResearcherCopies = TD6	$0.00

• **For Office Use Only**

Date	Docket	Desc	Amount Owed	Amount Due	Payee Name

FINANCIAL SUMMARY

No Information Available - See Dockets

Search Property | Property Sheet | Lien Holder's | Sold To | Redeem | Forms | Courtview | Benchmark

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

Tax Deed - Redemption Calculator

Account: 111740000 Certificate Number: 007209 of 2015

Redemption: No | Application Date: 08/27/2018 | Interest Rate: 18%

	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date 03/04/2019	Redemption Date 11/08/2018
Months	7	3
Tax Collector	$4,610.53	$4,610.53
Tax Collector Interest	$484.11	$207.47
Tax Collector Fee	$6.25	$6.25
Total Tax Collector	$5,100.89	$4,824.25 TC
Record TDA Notice	$0.00	$0.00
Clerk Fee	$130.00	$130.00
Sheriff Fee	$120.00	$120.00
Legal Advertisement	$200.00	$200.00
App. Fee Interest	$47.25	$20.25
Total Clerk	$497.25	$470.25 CH
Release TDA Notice	$0.00	$0.00
Postage	$60.00	$0.00
Researcher Copies	$40.00	$0.00
Total Redemption Amount	$5,698.14	$5,294.50
	Repayment Overpayment Refund Amount	$403.64

Notes

Pam Childers

Clerk of the Circuit Court and Comptroller, Escambia County

Clerk of Courts • County Comptroller • Clerk of the Board of County Commissioners • Recorder •

November 20, 2018

5T WEALTH PARTNERS LP
DEPARTMENT #6200
BIRMINGHAM AL 35283

Dear Certificate Holder:

The records of this office show that an application for a tax deed had been made on the property represented by the numbered certificate listed below. The property redeemed prior to sale; therefore your application fees are now refundable.

TAX CERT	APP FEES	INTEREST	TOTAL
2016 TD 007209	$450.00	$20.25	$470.25
2016 TD 001281	$450.00	$20.25	$470.25
2016 TD 004924	$450.00	$33.75	$483.75

TOTAL $1,424.25

Very truly yours,

PAM CHILDERS
Clerk of Circuit Court

By: Emily Hogg
Tax Deed Division

Tax Deeds • 221 Palafox Place • Suite 110 • Pensacola, FL 32502
Telephone 850-595-3793 • ehogg@EscambiaClerk.com

Redeemed
19-218

Southern Guaranty Title Company
4400 Bayou Boulevard, Suite 13B
Pensacola, Florida 32503
Telephone: 850-478-8121
Facsimile: 850-476-1437

PROPERTY INFORMATION REPORT

File No.: 14919

December 11, 2018

Escambia County Tax Collector
P.O. Box 1312
Pensacola, Florida 32591

Pursuant to your request, the Company has caused a search to be made of the Public Records of Escambia County, Florida, solely as revealed by records maintained from 12-11-1998, through 12-11-2018, and said search reveals the following:

1. THE GRANTEE(S) OF THE LAST DEED(S) OF RECORD IS:

   Freddie Wayne McCall, III

2. The land covered by this Report is:

   LEGAL DESCRIPTION IS ATTACHED HERETO AND MADE A PART HEREOF

3. The following unsatisfied mortgages, liens and judgments affecting the land covered by this Report appear of record:

   SEE CONTINUATION PAGE ATTACHED HERETO AND MADE A PART HEREOF

4. Taxes:

   SEE CONTINUATION PAGE ATTACHED HERETO AND MADE A PART HEREOF

This report is not title insurance. Pursuant to s. 627.7843, Florida Statutes, the maximum liability of the issuer of this property information report for errors or omissions in this property information report is limited to the amount paid for this property information report, and is further limited to the person(s) expressly identified by name in the property information report as the recipients(s) of the property information report.

THIS REPORT SHALL NOT BE USED FOR THE ISSUANCE OF TITLE INSURANCE.

Southern Guaranty Title Company

By: _____

December 11, 2018

PROPERTY INFORMATION REPORT
LEGAL DESCRIPTION

File No.: 14919

December 11, 2018

075N302301000000 - Full Legal Description

BEG AT NE COR OF SW1/4 OF NW 1/4 S 02 DEG 46 MIN 02 SEC W 465 FT N 81 DEG 52 MIN 22 SEC W 105 46/100 FT N 87 DEG 18 MIN 50 SEC W 105 FT N 02 DEG 46 MIN 02 SEC E 35 FT N 87 DEG 18 MIN 50 SEC W 105 FT N 02 DEG 46 MIN 02 E 420 FT TO N LI OF SW 1/4 OF NW 1/4 S 87 DEG 18 MIN 50 SEC E ALG N LI OF SEC 315 TO POB ALSO BEG 420 S OF NE COR OF SW 1/4 OF NW 1/4 W 210 FT FOR POB W 105 FT S 35 FT E 105 FT N 35 FT TO POB OR 6954 P 1654

PROPERTY INFORMATION REPORT
CONTINUATION PAGE

File No.: 14919 December 11, 2018

UNSATISFIED MORTGAGES, LIENS AND JUDGMENTS AFFECTING THE LAND COVERED BY THIS REPORT THAT APPEAR OF RECORD:

1. That certain mortgage executed by Freddie Wayne McCall, III, and Ashley L. McCall in favor of Escambia County Bank dated 12/27/2012 and recorded 12/31/2012 in Official Records Book 6954, page 1656 of the public records of Escambia County, Florida, in the original amount of $46,350.00.

2. Taxes for the year 2014-2017 delinquent. The assessed value is $63,031.00. Tax ID 11-1740-000.

PLEASE NOTE THE FOLLOWING:

A. Subject to current year taxes.
B. Taxes and assessments due now or in subsequent years.
C. Subject to Easements, Restrictions and Covenants of record.
D. Encroachments, overlaps, boundary line disputes, and any other matters which would be disclosed by an accurate survey and inspection of the premises.
E. Oil, gas and mineral or any other subsurface rights of any kind or nature.

SOUTHERN GUARANTY TITLE COMPANY

4400 BAYOU BLVD., SUITE 13-B, CORDOVA SQUARE
PENSACOLA, FLORIDA 32503
TEL. (850) 478-8121 FAX (850) 476-1437
Email: rcsgt@aol.com

Scott Lunsford
Escambia County Tax Collector
P.O. Box 1312
Pensacola, FL 32591

CERTIFICATION: TITLE SEARCH FOR TDA

TAX DEED SALE DATE: 3-4-2019

TAX ACCOUNT NO.: 11-1740-000

CERTIFICATE NO.: 2015-7209

In compliance with Section 197.256, Florida Statutes, the following is a list of names and addresses of those persons, firms and/or agencies having legal interest in or claim against the above described property. The above referenced tax sale certificate is being submitted as proper notification of tax deed sale.

YES	NO	
___	X	Notify City of Pensacola, P.O. Box 12910, 32521
___	X	Notify Escambia County, 190 Governmental Center, 32502
___	X	Homestead for _____ tax year.

Freddie Wayne McCall, III and Ashley L. McCall (wife)
330 McCall Rd.
Century, FL 32535

Escambia County Bank
P.O. Box 601
Flomaton, AL 36441

Certified and delivered to Escambia County Tax Collector,
this 12th day of December, 2018.

SOUTHERN GUARANTY TITLE COMPANY

by: Richard S. Combs, President

NOTE: The above listed addresses are based upon current information available, but said addresses are not guaranteed to be true or correct.

5

Recorded in Public Records 12/31/2012 at 08:55 AM OR Book 6954 Page 1654, Instrument #2012098780, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL Recording $18.50 Deed Stamps $350.00

Prepared By:
Southern Guaranty Title Company
4400 Bayou Blvd., Suite 13B
Pensacola, FL 32503

General Warranty Deed

Made this December 27, 2012 A.D. By **Sonja McCall Strehlow**, hereinafter called the grantor, to **Freddie Wayne McCall, III**, whose post office address is: 220 McCall Road, Century, Florida 32535, hereinafter called the grantee:

(Wherever used herein the term "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations)

Witnesseth, that the grantor, for and in consideration of the sum of Ten Dollars, ($10.00) and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the grantee, all that certain land situate in Escambia County, Florida, viz:

See Attached Schedule "A"

Said property is not the homestead of the Grantor(s) under the laws and constitution of the State of Florida in that neither Grantor(s) or any members of the household of Grantor(s) reside thereon.

Parcel ID Number: 08SN302301000000

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

To Have and to Hold, the same in fee simple forever.

And the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances except taxes accruing subsequent to December 31, 2012.

In Witness Whereof, the said grantor has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in our presence:

Peggy Beckerson
Witness Printed Name Peggy Beckerson

Susan M Zini
Witness Printed Name Susan M. Zini

Sonja McCall-Strehlow (Seal)
Sonja McCall Strehlow

_____ (Seal)

State of Michigan
County of Dickinson

The foregoing instrument was acknowledged before me this 26 day of December, 2012, by Sonja McCall Strehlow, who is/are personally known to me or who has produced FL. DL. Ex 12/20 S364-793-64-956-0 as identification.

Susan M Zini
Notary Public
Print Name: Susan M Zini
My Commission Expires: April 13, 2019

SUSAN M ZINI
NOTARY PUBLIC - STATE OF MICHIGAN
COUNTY OF MENOMINEE
MY COMMISSION EXPIRES APRIL 13, 2019
ACTING IN COUNTY OF DICKINSON

SUSAN M ZINI NOTARY PUBLIC STATE OF MICHIGAN COUNTY OF DICKINSON MY COMMISSION EXPIRES APRIL 13, 2019

EXHIBIT "A"

LEGAL DESCRIPTION (AS REQUESTED BY CLIENT)
BEGIN AT THE NORTHEAST CORNER OF THE SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 7, TOWNSHIP 5 NORTH, RANGE 30 WEST, ESCAMBIA COUNTY, FLORIDA; THENCE RUN S. 02°46'02"W. ALONG THE EAST LINE OF SAID QUARTER FOR 465.00 FEET; THENCE RUN N. 81°52'22" W. FOR 185.46 FEET; THENCE RUN N. 87°15'58"W. FOR 165.00 FEET; THENCE RUN N. 02°46'02" E. FOR 35.00 FEET; THENCE RUN N. 87°15'58"W. FOR 165.00 FEET; THENCE RUN N. 02°46'02" E. FOR 436.00 FEET TO THE NORTH LINE OF THE SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF SAID SECTION 7; THENCE RUN S. 87°15'58" E. ALONG THE NORTH LINE OF SAID QUARTER FOR 515.00 FEET TO THE POINT OF BEGINNING. CONTAINING 3.21 ACRES, MORE OR LESS. SUBJECT TO EASEMENTS OF RECORD, IF ANY.

Together with:
A parcel of land Beg 436 Ft SO of NE Cor of SW 1/4 of NW 1/4 of Sec 7-T-5N-R 30-W West 210 Ft for POB cont. W 165 Ft S 35 Ft E 165 Ft N 35 Ft to POB containing 0.88 Ac. more or less. Subject to Easements of Record if any All lying and being in Escambia County Florida.

Recorded in Public Records 12/31/2012 at 08:55 AM OR Book 6954 Page 1656, Instrument #2012098781, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL Recording $86.50 MTG Stamps $162.40 Int. Tax $92.70

Return to: Loan Department, Escambia County Bank, P.O. Box 601, Flomaton, AL 36441
This document was prepared by: Loan Department, Escambia County Bank, P.O. Box 601, Flomaton, AL 36441
State of Florida's Documentary Stamp Tax required by law in the amount of $_____ has been paid to the Clerk of the Circuit Court (or the County Comptroller, if applicable) for the County of Escambia, State of Florida.

Space Above This Line For Recording Data

MORTGAGE

(With Future Advance Clause)

DATE AND PARTIES. The date of this Mortgage (Security Instrument) is December 27, 2012. The parties and their addresses are:

MORTGAGOR:
FREDDIE WAYNE MCCALL III
Spouse of ASHLEY L. MCCALL
P O BOX 1142
FLOMATON, AL 36441-0000

ASHLEY L. MCCALL
Spouse of FREDDIE WAYNE MCCALL III
P O BOX 1142
FLOMATON, AL 36441-0000

LENDER:
ESCAMBIA COUNTY BANK
Organized and existing under the laws of Alabama
2151 RINGOLD STREET - 0601
P. O. BOX 601
FLOMATON, AL 36441

1. CONVEYANCE. For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debts and Mortgagor's performance under this Security Instrument, Mortgagor does hereby grant, bargain, convey and mortgage to Lender, the following described property:



BEGIN AT THE NORTHEAST CORNER OF THE SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 7, TOWNSHIP 5 NORTH, RANGE 30 WEST, ESCAMBIA COUNTY, FLORIDA; THENCE RUN S.02°46'02"W. ALONG THE EAST LINE OF SAID QUARTER FOR 465.00 FEET; THENCE RUN N.81°52'22"W. FOR 105.46 FEET; THENCE RUN N.87°18'50"W FOR 105.00 FEET; THENCE RUN N.02°46'02"E. FOR 35.00 FEET; THENCE RUN N.87°18'50"W FOR 105.00 FEET; THENCE RUN N.02°46'02"E. FOR 420.00 FEET TO THE NORTH LINE OF THE SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF SAID SECTION 7; THENCE RUN S.87°18'50"E. ALONG THE NORTH LINE OF SAID QUARTER FOR 315.00 FEET TO THE POINT OF BEGINNING. CONTAINING 3.22 ACRES, MORE OR LESS. SUBJECT TO EASEMENTS OF RECORD, IF ANY.

Together with:
A parcel of land Beg 420 Ft SO of NE Cor of SW ¼ of NW ¼ of Sec 7-T-5N-R 30-W West 210 Ft for POB cont. W 105 Ft S 35 Ft E 105 Ft N 35 Ft to POB containing 0.08 Ac. more or less. Subject to Easements of Record if any All lying and being in Escambia County Florida.

The property is located in Escambia County at 330 McCall Rd., Century, Florida 32535.

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, wells, ditches and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described (all referred to as Property). This Security Instrument will remain in effect until the Secured Debts and all underlying agreements have been terminated in writing by Lender.

2. SECURED DEBTS AND FUTURE ADVANCES. The term "Secured Debts" includes and this Security Instrument will secure each of the following:

A. Specific Debts. The initial indebtedness secured by this Security Instrument is the following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note or other agreement, No. 13707402, dated December 27, 2012, from FREDDIE WAYNE MCCALL III (Borrower) to Lender, with a loan amount of $46,350.00 and maturing on December 27, 2022.

B. Future Advances. All future advances made within 20 years from the date of this Security Instrument from Lender to FREDDIE WAYNE MCCALL III under the Specific Debts executed by FREDDIE WAYNE MCCALL III in favor of Lender after this Security Instrument. If more than one person signs this Security Instrument, each agrees that this Security Instrument will secure all future advances that are given to FREDDIE WAYNE MCCALL III either individually or with others who may not sign this Security Instrument. All future advances are secured by this Security Instrument even though all or part may not yet be advanced. All future advances are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future advances in any amount. Any such commitment must be agreed to in a separate writing. In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the Mortgagor's principal dwelling that is created by this Security Instrument. This Security Instrument will not secure any other debt if Lender fails, with respect to that other debt, to fulfill any necessary requirements or limitations of Sections 19(a), 32, or 35 of Regulation Z.

C. All Debts. All present and future debts made within 20 years from the date of this Security Instrument from FREDDIE WAYNE MCCALL III to Lender, even if this Security Instrument is not specifically referenced, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Security Instrument, each agrees that it will secure debts incurred either individually or with others who may not sign this Security Instrument. Nothing in this Security Instrument constitutes a commitment to make additional or future loans or advances. Any such commitment must be in writing. In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the



SIGNATURES. By signing, Mortgagor agrees to the terms and covenants contained in this Security Instrument. Mortgagor also acknowledges receipt of a copy of this Security Instrument.

MORTGAGOR:

Date 12-27-12
FREDDIE WAYNE MCCALL III
Individually

Date 12-27-12
ASHLEY L. MCCALL
Individually

LENDER:

ESCAMBIA COUNTY BANK

By _____ Date 12-27-12
George Hendricks, Vice President