

19-482

Tax Collector's Certification

CTY-513

Tax Deed Application Number
1900165

Date of Tax Deed Application
Apr 17, 2019

This is to certify that **CATALINA TAX CO LLC SERIES 17 US BANK % CATALINA TAX -SER 17**, holder of **Tax Sale Certificate Number 2017 / 5058**, Issued the 1st Day of June, 2017 and which encumbers the following described property in the county of Escambia County, State of Florida, to wit: **09-4530-440**

Cert Holder:
CATALINA TAX CO LLC SERIES 17 US BANK % CATALINA TAX -SER 17
PO BOX 645040
CINCINNATI, OH 45264-5040

Property Owner:
DUCKWORTH GARRETT W JR & KERSTIN A
4201 OLYMPUS DR NE
BREMERTON, WA 98310

BEG AT NE COR OF LT 19 BLK F LAKE CHARLENE PB 9 P 53A THRU 53D S 89 DEG 13 MIN 8 SEC E ALG S R/W LI (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
2017/5058	09-4530-440	06/01/2017	1,091.19	54.56	1,145.75

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
2018/5077	09-4530-440	06/01/2018	1,126.45	6.25	56.32	1,189.02

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	2,334.77
2. Total of Delinquent Taxes Paid by Tax Deed Applicant	0.00
3. Total of Current Taxes Paid by Tax Deed Applicant	966.38
4. Property Information 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)	3,676.15

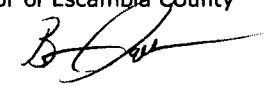
Amounts Certified by Clerk of Court (Lines 8-15):

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,	
17. Statutory (Opening) Bid; Total of Lines 7, 14, 15 (if applicable) and 16 (if	
18. Redemption Fee	6.25
19. Total Amount to Redeem	

Done this the 24th day of April, 2019 Scott Lunsford, Tax Collector of Escambia County

Date of Sale: 10-7-19

By 

*This certification must be surrendered to the Clerk of the Circuit Court no later than ten (10) days after this date.
09-4530-440 2017

BEG AT NE COR OF LT 19 BLK F LAKE CHARLENE PB 9 P 53A THRU 53D S 89 DEG 13 MIN 8 SEC E ALG S R/W LI OF LAKE JOANNE DR

(80 FT R/W) 406 65/100 FT FOR POB CONT ALG COURSE 33 65/100 FT S 0 DEG 57 MIN 23 SEC E 157 22/100 FT TO N LI OF
Corrydale S/D N 89 DEG 16 MIN 46 SEC W 33 65/100 FT N 0 DEG 57 MIN 23 SEC W 157 27/100 FT TO POB OR 2809 P 944



APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512
R. 12/16

Application Number: 1900165

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,

CATALINA TAX CO LLC SERIES 17 US BANK % CATALINA TAX -SER 17
PO BOX 645040
CINCINNATI, OH 45264-5040,

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
09-4530-440	2017/5058	06-01-2017	BEG AT NE COR OF LT 19 BLK F LAKE CHARLENE PB 9 P 53A THRU 53D S 89 DEG 13 MIN 8 SEC E ALG S R/W LI OF LAKE JOANNE DR (80 FT R/W) 406 65/100 FT FOR POB CONT ALG COURSE 33 65/100 FT S 0 DEG 57 MIN 23 SEC E 157 22/100 FT TO N LI OF CORRYDALE S/D N 89 DEG 16 MIN 46 SEC W 33 65/100 FT N 0 DEG 57 MIN 23 SEC W 157 27/100 FT TO POB OR 2809 P 944

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, property information 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
CATALINA TAX CO LLC SERIES 17 US BANK %
CATALINA TAX -SER 17
PO BOX 645040
CINCINNATI, OH 45264-5040

04-17-2019
Application Date

Applicant's signature



Chris Jones

Escambia County Property Appraiser

[Real Estate Search](#)
[Tangible Property Search](#)
[Sale List](#)
[Back](#)

☒ Navigate Mode
 ☒ Account
 ☐ Reference

[Printer Friendly Version](#)

General Information

Reference: 212S311102000008
Account: 094530440
Owners: DUCKWORTH GARRETT W JR & KERSTIN A
Mail: 4201 OLYMPUS DR NE
BREMERTON, WA 98310
Situs: 6723 LAKE JOANNE DR 32506
Use Code: SINGLE FAMILY - TOWNHOME
Taxing Authority: COUNTY MSTU
Tax Inquiry: [Open Tax Inquiry Window](#)
 Tax Inquiry link courtesy of Scott Lunsford
Escambia County Tax Collector

Assessments

Year	Land	Imprv	Total	Cap Val
2018	\$6,000	\$51,984	\$57,984	\$57,984
2017	\$6,000	\$55,000	\$61,000	\$61,000
2016	\$6,000	\$51,764	\$57,764	\$57,764

[Disclaimer](#)

Tax Estimator

[> File for New Homestead Exemption Online](#)

Sales Data

Sale Date	Book	Page	Value	Type	Official Records (New Window)
01/1990	2809	944	\$69,400	WD	View Instr
12/1983	1845	399	\$55,500	WD	View Instr

Official Records Inquiry courtesy of Pam Childers
Escambia County Clerk of the Circuit Court and Comptroller

2018 Certified Roll Exemptions

None

Legal Description

BEG AT NE COR OF LT 19 BLK F LAKE CHARLENE PB 9 P 53A THRU 53D S 89 DEG 13 MIN 8 SEC E ALG S R/W LI OF LAKE JOANNE...

Extra Features

None

Parcel Information

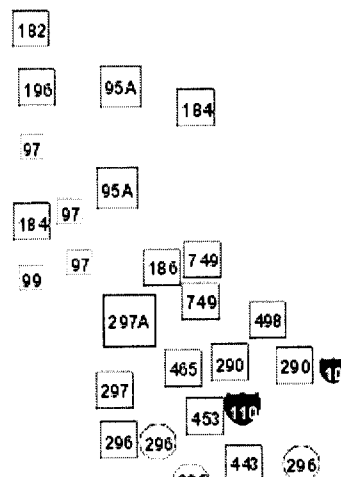
Section Map

Id: 21-2S-31-1

Approx. Acreage: 0.1524

Zoned:
HDR

Evacuation & Flood Information
[Open Report](#)


[Launch Interactive Map](#)

[View Florida Department of Environmental Protection \(DEP\) Data](#)

Buildings

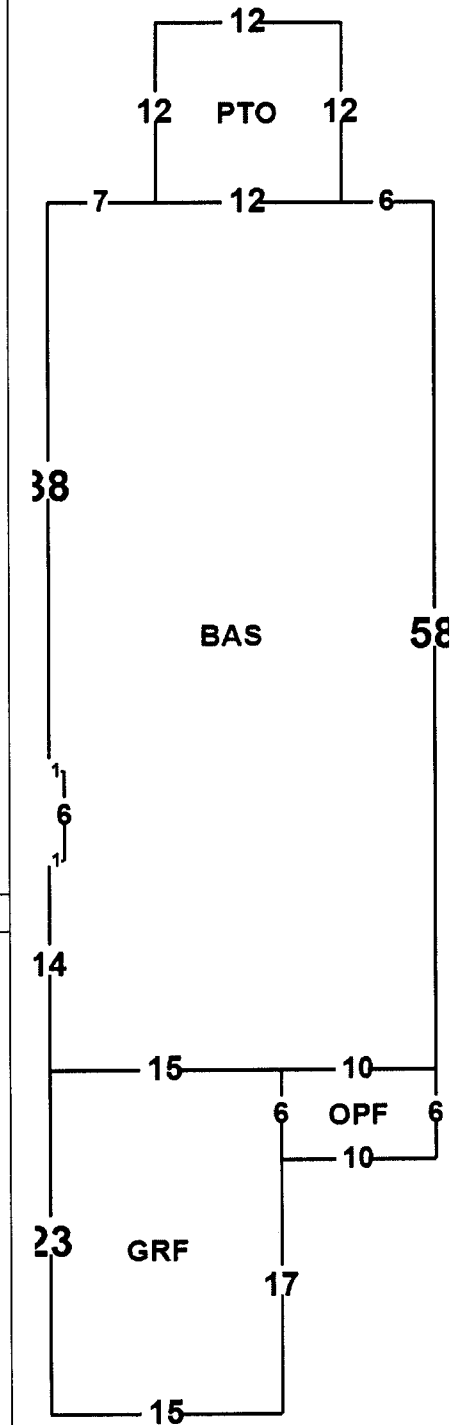
Address: 6723 LAKE JOANNE DR, Year Built: 1983, Effective Year: 1983

Structural Elements

DECOR/MILLWORK-ABOVE AVERAGE
DWELLING UNITS-1
EXTERIOR WALL-BRICK-FACE/VENEER
EXTERIOR WALL-SIDING-SHT.AVG.
FLOOR COVER-CARPET

FOUNDATION-SLAB ON GRADE
HEAT/AIR-CENTRAL H/AC
INTERIOR WALL-DRYWALL-PLASTER
NO. PLUMBING FIXTURES-6
NO. STORIES-1
ROOF COVER-DIMEN/ARCH SHNG
ROOF FRAMING-GABLE
STORY HEIGHT-0
STRUCTURAL FRAME-WOOD FRAME

 **Areas - 1993 Total SF**
BASE AREA - 1444
GARAGE FIN - 345
OPEN PORCH FIN - 60
PATIO - 144



Images



10/31/16

The primary use of the assessment data is for the preparation of the current year tax roll. No responsibility or liability is assumed for inaccuracies or errors.

Last Updated:04/25/2019 (tc.34391)

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **CATALINA TAX CO LLC SERIES 17 US BANK** holder of **Tax Certificate No. 05058**, issued the **1st day of June, A.D., 2017** has filed same in my office and has made application for a tax deed to be issued thereon. Said certificate embraces the following described property in the County of Escambia, State of Florida, to wit:

BEG AT NE COR OF LT 19 BLK F LAKE CHARLENE PB 9 P 53A THRU 53D S 89 DEG 13 MIN 8 SEC E ALG S R/W LI OF LAKE JOANNE DR (80 FT R/W) 406 65/100 FT FOR POB CONT ALG COURSE 33 65/100 FT S 0 DEG 57 MIN 23 SEC E 157 22/100 FT TO N LI OF CORRYDALE S/D N 89 DEG 16 MIN 46 SEC W 33 65/100 FT N 0 DEG 57 MIN 23 SEC W 157 27/100 FT TO POB OR 2809 P 944

SECTION 21, TOWNSHIP 2 S, RANGE 31 W

TAX ACCOUNT NUMBER 094530440 (19-482)

The assessment of the said property under the said certificate issued was in the name of

GARRETT W DUCKWORTH JR and KERSTIN A DUCKWORTH

Unless said certificate shall be redeemed according to law, the property described therein will be sold to the highest bidder at public auction at 9:00 A.M. on the **first Monday** in the month of October, which is the **7th day of October 2019**.

Dated this 3rd day of May 2019.

In accordance with the AMERICANS WITH DISABILITIES ACT, if you are a person with a disability who needs special accommodation in order to participate in this proceeding you are entitled to the provision of certain assistance. Please contact Emily Hogg not later than seven days prior to the proceeding at Escambia County Government Complex, 221 Palafox Place Ste 110, Pensacola FL 32502. Telephone: 850-595-3793.



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk

RELEASE OF NOTICE OF APPLICATION FOR TAX DEED

Pursuant to § 197.502(5)(c), Florida Statutes, the Escambia County Clerk of Court fully releases the Notice of Tax Deed Application recorded at Official Records Book 8089, Page 425, of Escambia County, for the tax certificate, tax deed, and property described below:

Tax Certificate No. Certificate No. 05058, issued the 1st day of June, A.D., 2017

TAX ACCOUNT NUMBER: 094530440 (19-482)

DESCRIPTION OF PROPERTY:

BEG AT NE COR OF LT 19 BLK F LAKE CHARLENE PB 9 P 53A THRU 53D S 89 DEG 13 MIN 8
SEC E ALG S R/W LI OF LAKE JOANNE DR (80 FT R/W) 406 65/100 FT FOR POB CONT ALG
COURSE 33 65/100 FT S 0 DEG 57 MIN 23 SEC E 157 22/100 FT TO N LI OF CORRYDALE S/D N
89 DEG 16 MIN 46 SEC W 33 65/100 FT N 0 DEG 57 MIN 23 SEC W 157 27/100 FT TO POB OR
2809 P 944

SECTION 21, TOWNSHIP 2 S, RANGE 31 W

NAME IN WHICH ASSESSED: GARRETT W DUCKWORTH JR and KERSTIN A DUCKWORTH

Dated this 1st day of July 2019.



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk

19-482

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: 094530440 Certificate Number: 005058 of 2017**

**Payor: GARRETT W DUCKWORTH 8401 MILLSTREAM DR PENSACOLA, FL 32514 Date
07/01/2019**

Clerk's Check #	446913667	Clerk's Total	\$509.03
Tax Collector Check #	1	Tax Collector's Total	\$4,013.25
		Postage	\$60.00
		Researcher Copies	\$0.00
		Recording	\$10.00
		Prep Fee	\$7.00
		Total Received	\$4,599.28
			\$ 4,639.28

**PAM CHILDERS
Clerk of the Circuit Court**

Received By: Whitney Foppa
Deputy Clerk

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 # 2017 TD 005058
 Redeemed Date 07/01/2019**

Name GARRETT W DUCKWORTH 8401 MILLSTREAM DR PENSACOLA, FL 32514

Clerk's Total = TAXDEED	\$509.03	} \$ 4,622.28
Due Tax Collector = TAXDEED	\$4,013.25	
Postage = TD2	\$60.00	
ResearcherCopies = TD6	\$0.00	
Release TDA Notice (Recording) = RECORD2	\$10.00	
Release TDA Notice (Prep Fee) = TD4	\$7.00	

• For Office Use Only

Date	Docket	Desc	Amount Owed	Amount Due	Payee Name
------	--------	------	-------------	------------	------------

FINANCIAL SUMMARY

No Information Available - See Dockets

19-482

Search Property Property Sheet Lien Holder's Redeem Forms Courtview Benchmark

Redeemed From Sale



**PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA**

Tax Deed - Redemption Calculator

Account: 094530440 Certificate Number: 005058 of 2017

Redemption

Yes

Application Date

04/17/2019

Interest Rate

18%

Final Redemption Payment ESTIMATED

Redemption Overpayment ACTUAL

Auction Date

10/07/2019

Redemption Date

07/01/2019



Months

6

3

Tax Collector

\$3,676.15

\$3,676.15

Tax Collector Interest

\$330.85

\$165.43

Tax Collector Fee

\$6.25

\$6.25

Total Tax Collector

\$4,013.25

\$3,847.83 T.C.

Record TDA Notice

\$17.00

\$17.00

Clerk Fee

\$130.00

\$130.00

Sheriff Fee

\$120.00

\$120.00

Legal Advertisement

\$200.00

\$200.00

App. Fee Interest

\$42.03

\$21.02

Total Clerk

\$509.03

\$488.02

C.H.

Release TDA Notice (Recording)

\$10.00

\$10.00

Release TDA Notice (Prep Fee)

\$7.00

\$7.00

Postage

\$60.00

\$0.00

Researcher Copies

\$40.00

\$0.00

Total Redemption Amount

\$4,639.28

\$4,352.85

-120-200

\$4,032.85

Repayment Overpayment Refund Amount

\$286.43

Book/Page

8089

425

286.43

120.00

+ 200.00

\$606.43

Notes

Southern Guaranty Title Company

4400 Bayou Boulevard, Suite 13B

Pensacola, Florida 32503

Telephone: 850-478-8121

Facsimile: 850-476-1437

19-482

Redeemed

PROPERTY INFORMATION REPORT

File No.: 15242

July 11, 2019

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 07-11-1999, through 07-11-2019, and said search reveals the following:

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

Garrett W. Duckworth, Jr. and Kerstin A. Duckworth, husband and wife

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

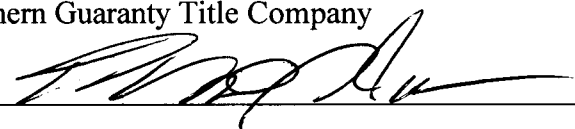
4. Taxes:

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: 

July 11, 2019

**PROPERTY INFORMATION REPORT
LEGAL DESCRIPTION**

File No.: 15242

July 11, 2019

212S311102000008 - Full Legal Description

BEG AT NE COR OF LT 19 BLK F LAKE CHARLENE PB 9 P 53A THRU 53D S 89 DEG 13 MIN 8 SEC E ALG S R/W
LI OF LAKE JOANNE DR (80 FT R/W) 406 65/100 FT FOR POB CONT ALG COURSE 33 65/100 FT S 0 DEG 57 MIN
23 SEC E 157 22/100 FT TO N LI OF CORRYDALE S/D N 89 DEG 16 MIN 46 SEC W 33 65/100 FT N 0 DEG 57 MIN
23 SEC W 157 27/100 FT TO POB OR 2809 P 944

**PROPERTY INFORMATION REPORT
CONTINUATION PAGE**

File No.: 15242

July 11, 2019

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

1. Taxes for the year 2016-2018 delinquent. The assessed value is \$57,984.00. Tax ID 09-4530-440.

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: rcsgr@aol.com

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

CERTIFICATION: TITLE SEARCH FOR TDA

TAX DEED SALE DATE: 10-7-2019

TAX ACCOUNT NO.: 09-4530-440

CERTIFICATE NO.: 2017-5058

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

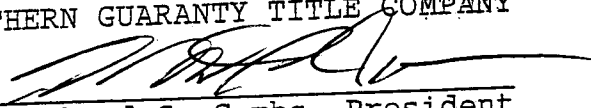
 X Notify Escambia County, 190 Governmental Center, 32502

 X Homestead for tax year.

Garrett W. Duckworth, Jr.
Kerstin A. Duckworth
8401 Millstream Dr.
Pensacola, FL 32514
and
4201 Olympus Dr.
Bremerton, WA 98310
and
6723 Lake Joanne Dr.
Pensacola, FL 32506

Certified and delivered to Escambia County Tax Collector,
this 12th day of July, 2019.

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.

✓ This instrument prepared by:
Carol D. Eubanks
Southland Title of Pensacola, Inc.
900 East Scott Street
Pensacola, Florida 32503

FILE NO. 89-2344
DOC. 381.70
SIC: 6.00 571
TOTAL 387.70
STATE OF FLORIDA
COUNTY OF Escambia

WARRANTY DEED

Tax ID # _____

DEED 28091c 841

KNOW ALL MEN BY THESE PRESENTS: That

Russell M. Chang and Silvia K. Chang formerly Silvia K. Burgin,
husband and wife Grantor
herein in consideration of Ten Dollars (\$10.00) and other good and valuable considerations the receipt of which is hereby acknowledged has
bargained, sold, conveyed and granted unto _____

Garrett W. Duckworth, Jr. and Kerstin A. Duckworth, husband & wife Grantee
Address: FPO New York, New York 09571-0308
Grantor's heirs, executors, administrators and assigns, forever, the following described property, situate, lying and being in the County of
Escambia, State of Florida, to wit:

Beginning at the Northeast corner of Lot 19, Block F, of Lake Charlene Subdivision
according to Plat recorded in Plat book 9, at page 53-A through 53-D; thence South 89
degrees 13 minutes 00 seconds East along the South right-of-way line of Lake Joanne Drive
(1/4 AC) for 406.65 feet to Point of Beginning; thence continue along same course for
157.22 feet; thence South 00 degrees 57 minutes 23 seconds East for 157.22 feet to the North
boundary line of Corrydale Subdivision; thence North 89 degrees 16 minutes 46 seconds West
along the North boundary line for 33.65 feet; thence North 00 degrees 57 minutes 23
seconds East for 157.27 feet to Point of Beginning.

"Subject to that certain mortgage to Navy Federal Credit Union, dated August 25, 1986
and recorded in O.R. Book 2271 at Page 604 of the public records of Escambia County,
Florida, in the original principal sum of \$62,600.00, which sum Garrett W. Duckworth, Jr.
and Kerstin A. Duckworth, husband and wife expressly assumes and agrees to pay; and
also hereby assumes and agrees to pay all the obligations of Russell M. Chang and
Silvia K. Chang formerly Silvia K. Burgin, husband and wife, under the terms of the
instruments creating the loan to indemnify the Veterans Administration to the extent
of any claim payment arising from the guaranty or insurance of the indebtedness above
mentioned; as provided by Title 38, Chapter 37, Section 1801, et. seq., U.S.C.A. and
the Regulations promulgated pursuant thereto."

Subject to easements for current year and to valid easements and restrictions of record affecting the above described property, if any, which are
not hereby released. Subject also to oil, gas and mineral reservations of record.

Grantor does fully warrant the title to said land and will defend the same against the lawful claims of all persons whomsoever.

"Wherever used herein, the term 'grantee/grantor' shall include the heirs, personal representatives,
successors and/or assigns of the respective parties hereto, the use of singular meaning shall include
the plural, and the plural the singular, the use of any gender shall include the gender."

IN WITNESS WHEREOF, grantor has hereunto set grantor's hand and seal on January 23 1990

Signed, sealed and delivered
in the presence of:

Brenda B. Sink
Notary Public

Russell M. Chang (SEAL)
Silvia K. Chang formerly Silvia K. Burgin (SEAL)

State of Florida
County of Escambia

Garrett W. Duckworth, Jr. and Kerstin A. Duckworth, husband and wife
herein acknowledged to be the individual described herein and who executed the foregoing instrument and acknowledged
the same for the uses and purposes therein set forth.

Witness my hand and seal on January 1990



Brenda B. Sink
Notary Public
My Commission Expires 12-31-91