20-107

Tax Collector's Certification

CTY-513

Tax Deed Application Number
1900353

Date of Tax Deed Application
Apr 22, 2019

This is to certify that **ATCF II FLORIDA-A, LLC**, holder of **Tax Sale Certificate Number 2017 / 7568**, 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: **12-2552-000**

Cert Holder:
ATCF II FLORIDA-A, LLC
PO BOX 54972
NEW ORLEANS, LA 70154

Property Owner:
GIBSON LOIS AGERTON EST OF
C/O JOAN MARIE GIBSON
210 JACK GIBSON LN
WALNUT HILL, FL 32568
BEG AT NW COR OF LT 10 E 70 YDS S 140 YDS W 70 YDS N 140 YDS TO BEG CASE #98-905-FL-01

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
2017/7568	12-2552-000	06/01/2017	1,056.21	52.81	1,109.02

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
2018/7722	12-2552-000	06/01/2018	1,046.13	6.25	52.31	1,104.69

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	2,213.71
2. Total of Delinquent Taxes Paid by Tax Deed Applicant	0.00
3. Total of Current Taxes Paid by Tax Deed Applicant	960.53
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)	3,549.24
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.	48,150.50
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 7th day of May, 2019 Scott Lunsford, Tax Collector of Escambia County

Date of Sale: March 2, 2020 By Candice Lewis

*This certification must be surrendered to the Clerk of the Circuit Court no later than ten (10) days after this date.
12-2552-000 2017

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512
R. 12/16

Application Number: 1900353

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,
ATCF II FLORIDA-A, LLC
PO BOX 54972
NEW ORLEANS, LA 70154,
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
12-2552-000	2017/7568	06-01-2017	BEG AT NW COR OF LT 10 E 70 YDS S 140 YDS W 70 YDS N 140 YDS TO BEG CASE #98-905-FL-01

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
ATCF II FLORIDA-A, LLC
PO BOX 54972
NEW ORLEANS, LA 70154

04-22-2019
Application Date

Applicant's signature

Chris Jones
Escambia County Property Appraiser

Navigate Mode ◉ Account ○ Reference

Printer Friendly Version

General Information

Reference:	064N321000002010
Account:	122552000
Owners:	GIBSON LOIS AGERTON EST OF
Mail:	C/O JOAN MARIE GIBSON 210 JACK GIBSON LN WALNUT HILL, FL 32568
Situs:	210 JACK GIBSON LN 32568
Use Code:	SINGLE FAMILY RESID
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	$8,636	$92,200	$100,836	$96,301
2017	$8,636	$85,685	$94,321	$94,321
2016	$8,636	$98,239	$106,875	$77,581

Disclaimer

Tax Estimator

› File for New Homestead Exemption Online

Sales Data

Sale Date	Book	Page	Value	Type	Official Records (New Window)

None

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

2018 Certified Roll Exemptions

HOMESTEAD EXEMPTION

Legal Description

BEG AT NW COR OF LT 10 E 70 YDS S 140 YDS W 70 YDS N 140 YDS TO BEG CASE #98-905-FL-01

Extra Features

CARPORT
FRAME BUILDING
FRAME GARAGE
FRAME SHED

Parcel Information

Launch Interactive Map

Section Map Id:
06-4N-32

Approx. Acreage:
2.0200

Zoned:
Agr

Evacuation & Flood Information
Open Report

View Florida Department of Environmental Protection(DEP) Data

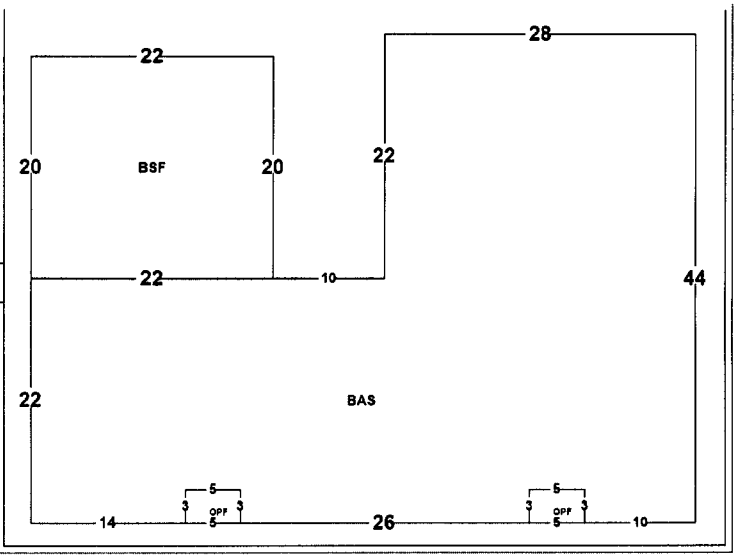
Buildings

Address:210 JACK GIBSON LN, Year Built: 1957, Effective Year: 1967

Structural Elements
DECOR/MILLWORK-*AVERAGE*
DWELLING UNITS-*1*
EXTERIOR WALL-*VINYL SIDING*
FLOOR COVER-*HARDWOOD/PARQET*
FOUNDATION-*WOOD/SUB FLOOR*

HEAT/AIR-*CENTRAL H/AC*
INTERIOR WALL-*DRYWALL-PLASTER*
NO. PLUMBING FIXTURES-*8*
NO. STORIES-*1*
ROOF COVER-*DIMEN/ARCH SHNG*
ROOF FRAMING-*GABLE*
STORY HEIGHT-*0*
STRUCTURAL FRAME-*WOOD FRAME*

Areas - 2376 Total SF
BASE AREA - *1906*
BASE SEMI FIN - *440*
OPEN PORCH FIN - *30*



Images



12/13/16



12/13/16

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:05/15/2019 (tc.4134)

Pam Childers
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY FLORIDA
INST# 2019045736 5/24/2019 4:42 PM
OFF REC BK: 8100 PG: 1663 Doc Type: TDN

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **ATCF II FLORIDA A LLC** holder of **Tax Certificate No. 07568,** 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 NW COR OF LT 10 E 70 YDS S 140 YDS W 70 YDS N 140 YDS TO BEG CASE #98-905-FL-01

SECTION 06, TOWNSHIP 4 N, RANGE 32 W

TAX ACCOUNT NUMBER 122552000 (20-107)

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

EST OF LOIS AGERTON GIBSON

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 March, which is the **2nd day of March 2020.**

Dated this 24th 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

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: 122552000 Certificate Number: 007568 of 2017

Payor: LEGAL COUNSEL PA IOTA TRUST ACCOUNT 13330 W COLONIAL DR STE 110 WINTER GARDEN FL 34787 Date 08/12/2019

Clerk's Check #	1	Clerk's Total	$544.06 $3943.46
Tax Collector Check #	1	Tax Collector's Total	$4,141.11
		Postage	$60.00
		Researcher Copies	$40.00
		Recording	$10.00
		Prep Fee	$7.00
		Total Received	~~$4,802.17~~

$3960.46

PAM CHILDERS
Clerk of the Circuit Court

Received By: _____
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 007568
Redeemed Date 08/12/2019
Name LEGAL COUNSEL PA IOTA TRUST ACCOUNT 13330 W COLONIAL DR STE 110 WINTER GARDEN FL 34787

Clerk's Total = TAXDEED	$544.06 $3943.46
Due Tax Collector = TAXDEED	$4,141.11
Postage = TD2	$60.00
ResearcherCopies = TD6	$40.00
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

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: 122552000 Certificate Number: 007568 of 2017

Redemption: No | Application Date: 04/22/2019 | Interest Rate: 18%

	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date 03/02/2020	Redemption Date 08/31/2019
Months	11	4
Tax Collector	$3,549.24	$3,549.24
Tax Collector Interest	$585.62	$212.95
Tax Collector Fee	$6.25	$6.25
Total Tax Collector	$4,141.11	$3,768.44 TC
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	$77.06	$28.02
Total Clerk	$544.06	$495.02 CH
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	$4,802.17	$4,280.46
	Repayment Overpayment Refund Amount	$521.71
Book/Page	8100	1663

Notes

Pam Childers
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY FLORIDA
INST# 2019069688 8/12/2019 3:20 PM
OFF REC BK: 8144 PG: 1487 Doc Type: RTD

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 8100, Page 1663, of Escambia County, for the tax certificate, tax deed, and property described below:

Tax Certificate No. Certificate No. 07568, issued the 1st day of June, A.D., 2017

TAX ACCOUNT NUMBER: **122552000 (20-107)**

DESCRIPTION OF PROPERTY:

BEG AT NW COR OF LT 10 E 70 YDS S 140 YDS W 70 YDS N 140 YDS TO BEG CASE #98-905-FL-01

SECTION 06, TOWNSHIP 4 N, RANGE 32 W

NAME IN WHICH ASSESSED: EST OF LOIS AGERTON GIBSON

Dated this 12th day of August 2019.

PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk

20-107
Redeemed

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.: 15562

December 6, 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 12-06-1999, through 12-06-2019, and said search reveals the following:

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

   Florida 6000, LLC

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 6, 2019

PROPERTY INFORMATION REPORT
LEGAL DESCRIPTION

File No.: 15562

December 6, 2019

Beginning at the Northwest corner of Lot 10, Section 6, Township 4 North, Range 32 West, and run East 70 yards; thence run South 140 yards; thence run West 70 yards; thence run North 140 yards to point of beginning.

PROPERTY INFORMATION REPORT
CONTINUATION PAGE

File No.: 15562

December 6, 2019

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

1. That certain mortgage executed by Lois Agerton Gibson in favor of Gulf Winds Federal Credit Union dated 08/03/2005 and recorded 08/15/2005 in Official Records Book 5707, page 1705 of the public records of Escambia County, Florida, in the original amount of $50,000.00.

2. Notice of Lis Pendens recorded in O.R. Book 8169, page 1122.

3. All Taxes Paid. The assessed value is $107,691.00. Tax ID 12-2552-000.

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: 3-2-2020

TAX ACCOUNT NO.: 12-2552-000

CERTIFICATE NO.: 2017-7568

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.

Florida 6000, LLC
13330 W. Colonial Dr., Unit 110
Winder Garden, FL 34787
and
Alper Law, PLLC, Reg. Agent
2572 West SR 426, Ste 1024
Orlando, FL 32765

Gulf Winds Federal Credit Union
220 E. Nine Mile Rd.
Pensacola, FL 32534
and its attorney Stephen Orsillo
P.O. Box 3637
Tallahassee, FL 32315

Certified and delivered to Escambia County Tax Collector,
this 9th day of December, 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.

Recorded in Public Records 8/13/2019 12:40 PM OR Book 8145 Page 1253, Instrument #2019070120, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording $18.50 Deed Stamps $25.20

Prepared By and Return To:
Michele Diglio-Benkiran, Esquire
Legal Counsel PA
13330 W. Colonial Drive Unit 110
Winter Garden, FL 34787
407-982-4321
Consideration: $3,550.00

[Space Above This Line For Recording Data]

Warranty Deed

This Warranty Deed made this **8th** day of **August, 2019** between **Joan Marie Gibson, a single woman** whose post office address is **210 Jack Gibson Lane, Walnut Hill, FL 32568**, grantor, and **Florida 6000, LLC, a Florida limited liability company** whose post office address is **13330 W. Colonial Drive, Unit 110, Winter Garden, FL 34787**, grantee:

(Whenever used herein the terms "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, trusts and trustees)

Witnesseth, that said grantor, for and in consideration of the sum of TEN AND NO/100 DOLLARS ($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 **Escambia County, Florida** to-wit:

Beginning at the Northwest corner of Lot 10, Section 6, Township 4 North, Range 32 West, Escambia County, Florida, and run East 70 yards, thence run South 140 yards, thence run West 70 yards, thence run North 140 yards to Point of Beginning.

Parcel Identification Number: 122552000

Subject to the taxes for 2019 and subsequent years; covenants, conditions, restrictions, easements, reservations and limitations of record, if any.

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, 2018**.

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:

Witness Name: DANNY DAWSON

Witness Name: Kathleen Dawson

Joan Marie Gibson (Seal)
Joan Marie Gibson

State of Florida
County of Escambia

The foregoing instrument was acknowledged before me this 8th day of August, 2019 by Joan Marie Gibson, who [_] is personally known or [X] has produced a driver's license as identification.

[Notary Seal]

DANNY DAWSON
MY COMMISSION # GG73997
EXPIRES: April 10, 2021

Notary Public

Printed Name: Danny Dawson

My Commission Expires: 04/10/2021

Recorded in Public Records 08/15/2005 at 01:31 PM OR Book 5707 Page 1705, Instrument #2005408819, Ernie Lee Magaha Clerk of the Circuit Court Escambia County, FL Recording $146.00 MTG Stamps $175.00

Return To:
GULF WINDS FEDERAL CREDIT UNION
220 EAST NINE MILE ROAD
PENSACOLA, FL 32534

This document was prepared by:
STONEWALL TITLE
100 N SPRING STREET #1
PENSACOLA, FL 32502
850-437-1000

[Space Above This Line For Recording Data]

MORTGAGE

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "**Security Instrument**" means this document, which is dated AUGUST 3, 2005, together with all Riders to this document.
(B) "**Borrower**" is
LOIS AGERTON GIBSON a Single Woman
a Single Woman

Borrower is the mortgagor under this Security Instrument.
(C) "**Lender**" is GULF WINDS FEDERAL CREDIT UNION

Lender is a FEDERAL CREDIT UNION
organized and existing under the laws of THE STATE OF FLORIDA

Lender's address is 220 EAST NINE MILE ROAD
PENSACOLA, FL 32534
Lender is the mortgagee under this Security Instrument.
(D) "Note" means the promissory note signed by Borrower and dated AUGUST 3, 2005 .
The Note states that Borrower owes Lender
FIFTY THOUSAND AND 00/100 Dollars
(U.S. $ 50,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than SEPTEMBER 1, 2035 .
(E) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
(F) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
(G) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

☐ Adjustable Rate Rider	☐ Condominium Rider	☐ Second Home Rider
☐ Balloon Rider	☐ Planned Unit Development Rider	☐ 1-4 Family Rider
☐ VA Rider	☐ Biweekly Payment Rider	☐ Other(s) [specify]

(H) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
(I) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
(J) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
(K) "Escrow Items" means those items that are described in Section 3.
(L) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
(M) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
(N) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(O) "**RESPA**" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(P) "**Successor in Interest of Borrower**" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender, the following described property located in the County [Type of Recording Jurisdiction] of ESCAMBIA [Name of Recording Jurisdiction]:

Beginning at the Northwest corner of Lot 10, Section 6, Township 4 North, Range 32 West, and run East 70 yards; thence run South 140 yards; thence run West 70 yards; thence run North 140 yards to point of beginning.

Parcel ID Number: 064N32:000002010
210 JACK GIBSON LANE
WALNUT HILL
("Property Address"):

which currently has the address of [Street]
[City], Florida 32568 [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

Recorded in Public Records 9/23/2019 2:58 PM OR Book 8169 Page 1122, Instrument #2019083895, Pam Childers Clerk of the Circuit Court Escambia County, FL

Filing # 95996126 E-Filed 09/19/2019 03:48:01 PM

IN THE CIRCUIT COURT OF THE FIRST JUDICIAL CIRCUIT, IN AND FOR ESCAMBIA COUNTY, FLORIDA

GULF WINDS CREDIT UNION,

Plaintiff,

vs.

CASE NO. 2019 CA 001540

UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES OF LOIS GIBSON, DECEASED, JOAN GIBSON, AND UNKNOWN TENANT(S),

Defendants.

NOTICE OF LIS PENDENS

TO: DEFENDANTS, UNKNOWN SPOUSE, HEIRS, DEVISEES, GRANTEES, ASSIGNEES, LIENORS, CREDITORS, TRUSTEES, OF LOIS GIBSON, JOAN GIBSON, UNKNOWN TENANT(S), AND ALL OTHERS WHOM IT MAY CONCERN:

YOU ARE NOTIFIED of the institution of this action by the Plaintiff against you seeking to foreclose a mortgage on the real property located in Escambia County, Florida, and described as follows:

BEGINNING AT THE NORTHWEST CORNER OF LOT 10, SECTION 6, TOWNSHIP 4 NORTH, RANGE 32 WEST, AND RUN EAST 70 YARDS; THENCE RUN SOUTH 140 YARDS; THENCE RUN WEST 70

YARDS; THENCE RUN NORTH 140 YARDS TO THE POINT OF BEGINNING.

Dated this 19th day of September, 2019.

s/ Stephen Orsillo

JAMES E. SORENSON (FL Bar #0086525),
D. TYLER VAN LEUVEN (FL Bar #0178705),
J. BLAIR BOYD (FL Bar #28840), &
STEPHEN ORSILLO (FL Bar #89377), of
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