

CERTIFICATION OF TAX DEED APPLICATION

Sections 197.502 and 197.542, Florida Statutes

513
R. 07/19

0421-44

Part 1: Tax Deed Application Information

Applicant Name Applicant Address	TLOA OF FLORIDA LLC CAPITOL ONE BANK, C/O TLOA HOLDINGS, LLC PO BOX 54077 NEW ORLEANS, LA 70154-4077	Application date	Apr 21, 2020
Property description	COHEN STEPHEN M SR TRUSTEE FOR COHEN STEPHEN M SR TRUST 301 EHRLMANN ST PENSACOLA, FL 32507 301 EHRLMANN ST LT 11 BLK C EDGEWATER PB 2 P 97 OR 5209 P 845 OR 5628 P 1036 SEC 37/38 T2S R 30 CA 163	Certificate #	2018 / 3880
		Date certificate issued	06/01/2018
		Deed application number	2000398
		Account number	07-3740-000

Part 2: Certificates Owned by Applicant and Filed with Tax Deed Application

Column 1 Certificate Number	Column 2 Date of Certificate Sale	Column 3 Face Amount of Certificate	Column 4 Interest	Column 5: Total (Column 3 + Column 4)
# 2018/3880	06/01/2018	542.77	27.14	569.91
→Part 2: Total*				569.91

Part 3: Other Certificates Redeemed by Applicant (Other than County)

Column 1 Certificate Number	Column 2 Date of Other Certificate Sale	Column 3 Face Amount of Other Certificate	Column 4 Tax Collector's Fee	Column 5 Interest	Total (Column 3 + Column 4 + Column 5)
# 2019/3661	06/01/2019	550.51	6.25	27.53	584.29
Part 3: Total*					584.29

Part 4: Tax Collector Certified Amounts (Lines 1-7)

1. Cost of all certificates in applicant's possession and other certificates redeemed by applicant (*Total of Parts 2 + 3 above)	1,154.20
2. Delinquent taxes paid by the applicant	0.00
3. Current taxes paid by the applicant	488.07
4. Property information report fee and Deed Application Recording and Release Fees	200.00
5. Tax deed application fee	175.00
6. Interest accrued by tax collector under s.197.542, F.S. (see Tax Collector Instructions, page 2)	0.00
7. Total Paid (Lines 1-6)	2,017.27

I certify the above information is true and the tax certificates, interest, property information report fee, and tax collector's fees have been paid, and that the property information statement is attached.

Escambia County, Florida

Sign here: _____ Date May 4th, 2020

Signature, Tax Collector or Designee

Send this certification to the Clerk of Court by 10 days after the date signed. See Instructions on Page 2

Part 5: Clerk of Court Certified Amounts (Lines 8-14)	
8. Processing tax deed fee	
9. Certified or registered mail charge	
10. Clerk of Court advertising, notice for newspaper, and electronic auction fees	
11. Recording fee for certificate of notice	
12. Sheriff's fees	
13. Interest (see Clerk of Court Instructions, page 2)	
14. Total Paid (Lines 8-13)	
15. Plus one-half of the assessed value of homestead property, if applicable under s. 197.502(6)(c), F.S.	25423
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, and 16 if applicable)	
18. Redemption fee	6.25
19. Total amount to redeem	
Sign here: _____ Date of sale <u>4-5-21</u> Signature, Clerk of Court or Designee	

INSTRUCTIONS

Tax Collector (complete Parts 1-4)

Part 2: Certificates Owned by Applicant and Filed with Tax Deed Application

Enter the Face Amount of Certificate in Column 3 and the Interest in Column 4 for each certificate number. Add Columns 3 and 4 and enter the amount in Column 5.

Part 3: Other Certificates Redeemed by Applicant (Other than County)

Total. Add the amounts in Columns 3, 4 and 5

Part 4: Tax Collector Certified Amounts (Lines 1-7)

Line 1, enter the total of Part 2 plus the total of Part 3 above.

Total Paid, Line 7: Add the amounts of Lines 1-6

Line 6, Interest accrued by tax collector. Calculate the 1.5 percent interest accrued from the month after the date of application through the month this form is certified to the clerk. Enter the amount to be certified to the clerk on **Line 6**. The interest calculated by the tax collector stops before the interest calculated by the clerk begins. See Section 197.542, F.S., and Rule 12D-13.060(3), Florida Administrative Code.

The tax collector's interest for redemption at the time of the tax deed application is a cost of redemption, which encompasses various percentages of interest on certificates and omitted or delinquent taxes under Section 197.502, F.S. This interest is calculated before the tax collector calculates the interest in Section 197.542, F.S.

Attach certified statement of names and addresses of persons who must be notified before the sale of the property. Send this form and any required attachments to the Clerk of Court within 10 days after it is signed.

Clerk of Court (complete Part 5)

Line 13: Interest is calculated at the rate of 1.5 percent per month starting from the first day of the month after the month of certification of this form through the last day of the month in which the sale will be held. Multiply the calculated rate by the total of **Line 7**, minus **Line 6**, plus **Lines 8** through **12**. Enter the amount on **Line 13**.

Line 14: Enter the total of Lines 8-13. Complete Lines 15-18, if applicable.

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512
R. 12/16

Application Number: 2000398

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,

TLOA OF FLORIDA LLC
CAPITOL ONE BANK, C/O TLOA HOLDINGS, LLC PO BOX 54077
NEW ORLEANS, LA 70154-4077,

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
07-3740-000	2018/3880	06-01-2018	LT 11 BLK C EDGEWATER PB 2 P 97 OR 5209 P 845 OR 5628 P 1036 SEC 37/38 T2S R 30 CA 163

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
TLOA OF FLORIDA LLC
CAPITOL ONE BANK, C/O TLOA HOLDINGS, LLC PO
BOX 54077
NEW ORLEANS, LA 70154-4077

04-21-2020
Application Date

Applicant's signature



Chris Jones

Escambia County Property Appraiser

[Real Estate Search](#)
[Tangible Property Search](#)
[Sale List](#)
[← Navigate Mode](#)
[Account](#)
[Reference](#)
[→](#)
[Printer Friendly Version](#)

General Information

Reference: 372S301000011003
Account: 073740000
Owners: COHEN STEPHEN M SR TRUSTEE
 FOR COHEN STEPHEN M SR TRUST
Mail: 301 EHRMANN ST
 PENSACOLA, FL 32507
Situs: 301 EHRMANN ST 32507
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
2019	\$8,000	\$48,164	\$56,164	\$50,845
2018	\$8,000	\$47,060	\$55,060	\$49,897
2017	\$8,000	\$43,076	\$51,076	\$48,871

Disclaimer

Tax Estimator

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

Sales Data

Sale Date	Book	Page	Value	Type	Official Records (New Window)
04/2005	5628	1036	\$100	WD	View Instr
07/2003	5209	845	\$45,000	WD	View Instr
09/1971	563	388	\$100	QC	View Instr

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

2019 Certified Roll Exemptions

HOMESTEAD EXEMPTION

Legal Description

LT 11 BLK C EDGEWATER PB 2 P 97 OR 5209 P 845 OR 5628 P 1036 SEC 37/38 T2S R 30 CA 163

Extra Features

GREENHOUSE
 METAL BUILDING
 SCREEN PORCH
 UTILITY BLDG

Parcel Information

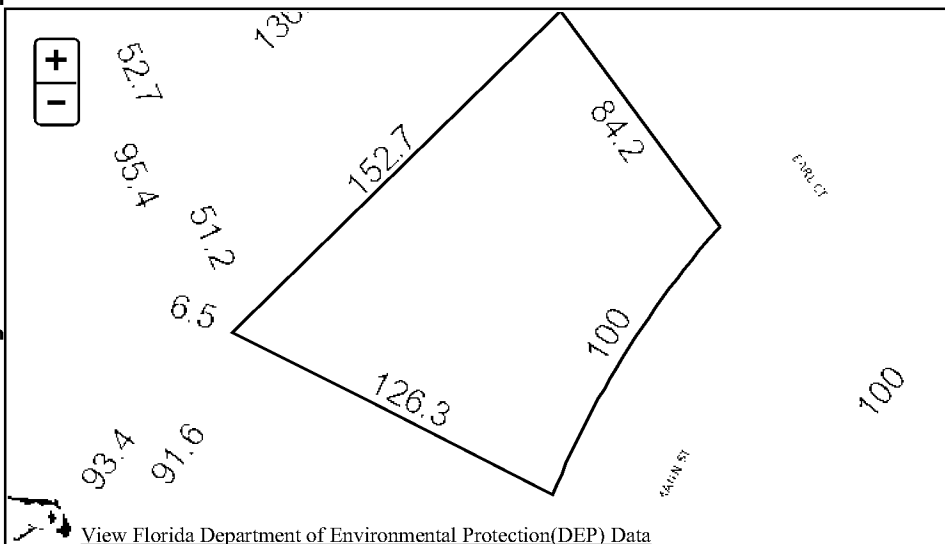
[Launch Interactive Map](#)

Section Map Id:
 CA163

Approx. Acreage:
 0.2756

Zoned:
 MDR

Evacuation & Flood Information
[Open Report](#)



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

Buildings

Address:301 EHRMANN ST, Year Built: 1952, Effective Year: 1952

Structural Elements

DECOR/MILLWORK-AVERAGE
DWELLING UNITS-1
EXTERIOR WALL-SIDING-SHT.AVG.
EXTERIOR WALL-ALUMINUM SIDING
FLOOR COVER-HARDWOOD/PARQET
FOUNDATION-WOOD/SUB FLOOR
HEAT/AIR-CENTRAL H/AC

OPEN PORCH UNF - 114



Last Updated:05/08/2020 (tc.3586)

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **TLOA OF FLORIDA LLC CAPITOL ONE BANK C/O TLOA HOLDINGS LLC** holder of **Tax Certificate No. 03880**, issued the **1st day of June, A.D., 2018** 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:

LT 11 BLK C EDGEWATER PB 2 P 97 OR 5209 P 845 OR 5628 P 1036 SEC 37/38 T2S R 30 CA 163

SECTION 37, TOWNSHIP 2 S, RANGE 30 W

TAX ACCOUNT NUMBER 073740000 (0421-44)

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

STEPHEN M COHEN SR TRUSTEE and STEPHEN M COHEN SR TRUST

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 April, which is the **5th day of April 2021**.

Dated this 12th day of May 2020.

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



CERTIFICATION OF TAX DEED APPLICATION

Sections 197.502 and 197.542, Florida Statutes

DR-513
Rule 12D-16.002 F.A.C
Effective 07/19
Page 1 of 2

Part 1: Tax Deed Application Information

Applicant Name Applicant Address	TLOA OF FLORIDA LLC CAPITOL ONE BANK, C/O TLOA HOLDINGS, LLC PO BOX 54077 NEW ORLEANS, LA 70154-4077	Application date	Apr 21, 2020
Property description	COHEN STEPHEN M SR TRUSTEE FOR COHEN STEPHEN M SR TRUST 301 EHRMANN ST PENSACOLA, FL 32507 301 EHRMANN ST 07-3740-000 LT 11 BLK C EDGEWATER PB 2 P 97 OR 5209 P 845 OR 5628 P 1036 SEC 37/38 T2S R 30 CA 163	Certificate #	2018 / 3880
		Date certificate issued	06/01/2018

Part 2: Certificates Owned by Applicant and Filed with Tax Deed Application

Column 1 Certificate Number	Column 2 Date of Certificate Sale	Column 3 Face Amount of Certificate	Column 4 Interest	Column 5: Total (Column 3 + Column 4)
# 2018/3880	06/01/2018	542.77	27.14	569.91
→Part 2: Total*				569.91

Part 3: Other Certificates Redeemed by Applicant (Other than County)

Column 1 Certificate Number	Column 2 Date of Other Certificate Sale	Column 3 Face Amount of Other Certificate	Column 4 Tax Collector's Fee	Column 5 Interest	Total (Column 3 + Column 4 + Column 5)
# 2019/3661	06/01/2019	550.51	6.25	27.53	584.29
Part 3: Total*					584.29

Part 4: Tax Collector Certified Amounts (Lines 1-7)

1. Cost of all certificates in applicant's possession and other certificates redeemed by applicant (*Total of Parts 2 + 3 above)	1,154.20
2. Delinquent taxes paid by the applicant	0.00
3. Current taxes paid by the applicant	488.07
4. Property information report fee	200.00
5. Tax deed application fee	175.00
6. Interest accrued by tax collector under s.197.542, F.S. (see Tax Collector Instructions, page 2)	0.00
7. Total Paid (Lines 1-6)	2,017.27

I certify the above information is true and the tax certificates, interest, property information report fee, and tax collector's fees have been paid, and that the property information statement is attached.

Sign here: Escambia, Florida
Date July 31st, 2020

Send this certification to the Clerk of Court by 10 days after the date signed. See Instructions on Page 2

Part 5: Clerk of Court Certified Amounts (Lines 8-14)	
8. Processing tax deed fee	
9. Certified or registered mail charge	
10. Clerk of Court advertising, notice for newspaper, and electronic auction fees	
11. Recording fee for certificate of notice	
12. Sheriff's fees	
13. Interest (see Clerk of Court Instructions, page 2)	
14. Total Paid (Lines 8-13)	
15. Plus one-half of the assessed value of homestead property, if applicable under s. 197.502(6)(c), F.S.	25,422.50
16. Statutory opening bid (total of Lines 7, 14, 15, and 16 if applicable)	
Sign here: _____ Date of sale <u>04/05/2021</u>	
Signature, Clerk of Court or Designee	

INSTRUCTIONS

+ 6.75

Tax Collector (complete Parts 1-4)

Part 2: Certificates Owned by Applicant and Filed with Tax Deed Application

Enter the Face Amount of Certificate in Column 3 and the Interest in Column 4 for each certificate number. Add Columns 3 and 4 and enter the amount in Column 5.

Part 3: Other Certificates Redeemed by Applicant (Other than County)

Total. Add the amounts in Columns 3, 4 and 5

Part 4: Tax Collector Certified Amounts (Lines 1-7)

Line 1, enter the total of Part 2 plus the total of Part 3 above.

Total Paid, Line 7: Add the amounts of Lines 1-6

Line 6, Interest accrued by tax collector. Calculate the 1.5 percent interest accrued from the month after the date of application through the month this form is certified to the clerk. Enter the amount to be certified to the clerk on **Line 6**. The interest calculated by the tax collector stops before the interest calculated by the clerk begins. See Section 197.542, F.S., and Rule 12D-13.060(3), Florida Administrative Code.

The tax collector's interest for redemption at the time of the tax deed application is a cost of redemption, which encompasses various percentages of interest on certificates and omitted or delinquent taxes under Section 197.502, F.S. This interest is calculated before the tax collector calculates the interest in Section 197.542, F.S.

Attach certified statement of names and addresses of persons who must be notified before the sale of the property. Send this form and any required attachments to the Clerk of Court within 10 days after it is signed.

Clerk of Court (complete Part 5)

Line 13: Interest is calculated at the rate of 1.5 percent per month starting from the first day of the month after the month of certification of this form through the last day of the month in which the sale will be held. Multiply the calculated rate by the total of **Line 7**, minus **Line 6**, plus **Lines 8** through **12**. Enter the amount on **Line 13**.

Line 14: Enter the total of Lines 8-13. Complete Lines 15-18, if applicable.



PROPERTY INFORMATION REPORT
3050 Concho Drive, Pensacola, Florida 32507 | Phone: 850-466-3077

THE ATTACHED REPORT IS ISSUED TO:

SCOTT LUNSFORD, ESCAMBIA COUNTY TAX COLLECTOR

TAX ACCOUNT #: 07-3740-000 CERTIFICATE #: 2018-3880

THIS REPORT IS NOT TITLE INSURANCE. THE LIABILITY FOR ERRORS OR OMISSIONS IN THIS REPORT IS LIMITED TO THE PERSON(S) EXPRESSLY IDENTIFIED BY NAME IN THE PROPERTY INFORMATION REPORT AS THE RECIPIENT(S) OF THE PROPERTY INFORMATION REPORT.

The attached Report prepared in accordance with the instructions given by the user named above includes a listing of the owner(s) of record of the land described herein together with current and delinquent ad valorem tax information and a listing and copies of all open or unsatisfied leases, mortgages, judgments and encumbrances recorded in the Official Record Books of Escambia County, Florida that appear to encumber the title to said land as listed on page 2 herein. It is the responsibility of the party named above to verify receipt of each document listed. If a copy of any document listed is not received, the office issuing this Report must be contacted immediately.

This Report is subject to: Current year taxes; taxes and assessments due now or in subsequent years; oil, gas, and mineral or any subsurface rights of any kind or nature; easements, restrictions and covenants of record; encroachments, overlaps, boundary line disputes, and any other matters that would be disclosed by an accurate survey and inspection of the premises.

This Report does not insure or guarantee the validity or sufficiency of any document attached, nor is it to be considered a title insurance policy, an opinion of title, a guarantee of title, or as any other form of guarantee or warranty of title.

Use of the term "Report" herein refers to the Property Information Report and the documents attached hereto.

Period Searched: January 15, 2001 to and including January 15, 2021 Abstractor: Stacie Wright

BY

Michael A. Campbell,
As President
Dated: January 25, 2021

PROPERTY INFORMATION REPORT
CONTINUATION PAGE

January 25, 2021

Tax Account #: 07-3740-000

1. The Grantee(s) of the last deed(s) of record is/are: **STEPHEN M. COHEN, SR., TRUSTEE, OR HIS SUCCESSOR IN TRUST UNDER THE STEPHEN M. COHEN, SR., TRUST, DATED APRIL 19, 2005**

By Virtue of Warranty Deed recorded April 29, 2005 Official Records Book 5628 Page 1036.

2. The land covered by this Report is: **See Exhibit "A"**
3. The following unsatisfied mortgages, liens, and judgments affecting the land covered by this Report appear of record:
 - a. **Mortgage in favor of U.S. Small Business Administration recorded 12/15/2004 OR 5541/1314**
 - b. **Judgement in favor of Midland Funding LLC recorded 07/27/2017 OR 7750/1727.**

4. Taxes:

Taxes for the year(s) 2017-2019 are delinquent.

Tax Account #: 07-3740-000

Assessed Value: \$52,014

Exemptions: HOMESTEAD

5. We find the following HOA names in our search (if a condominium, the condo docs book and page are included for your review): **NONE**

Payment of any special liens/assessments imposed by City, County, and/or State.

Note: Escambia County and/or local municipalities may impose special liens/assessments. These liens/assessments are not discovered in a title search or shown above. These special assessments typically create a lien on real property. The entity that governs subject property must be contacted to verify payment status.

PERDIDO TITLE & ABSTRACT, INC.
PROPERTY INFORMATION REPORT
3050 Concho Drive, Pensacola, Florida 32507 | Phone 850-466-3077

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

CERTIFICATION: TITLE SEARCH FOR TDA

TAX DEED SALE DATE: APR 5, 2021

TAX ACCOUNT #: 07-3740-000

CERTIFICATE #: 2018-3880

In compliance with Section 197.522, 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 2020 tax year.

STEPHEN M. COHEN, SR, TRUSTEE
STEPHEN M. COHEN, SR, TRUST
301 EHRMANN ST
PENSACOLA, FL 32507

U.S. SMALL BUSINESS ADMINISTRATION
801 TOM MARTIN DR, SUITE 120
BIRMINGHAM, AL 35211

MIDLAND FUNDING LLC
2365 NORTHSIDE DR. SUITE 300
SAN DIEGO, CA 92108

Certified and delivered to Escambia County Tax Collector, this 25th day of January 2021.

PERDIDO TITLE & ABSTRACT, INC.



BY: Michael A. Campbell, As It's President

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

PROPERTY INFORMATION REPORT

January 25, 2021

Tax Account #: 07-3740-000

**LEGAL DESCRIPTION
EXHIBIT "A"**

LT 11 BLK C EDGEWATER PB 2 P 97 OR 5209 P 845 OR 5628 P 1036 SEC 37/38 T2S R 30 CA 163

SECTION 37, TOWNSHIP 2 S, RANGE 30 W

TAX ACCOUNT NUMBER 07-3740-000 (0421-44)

17.00
2.00
29.00

Prepared by and return to:
J. Mark Fisher, Esq., 148 Miracle Strip Pkwy,
SE, Suite 2, Ft. Walton Beach, FL 32548
(850) 244-8989 or Toll Free 1-800-977-9733

Property Appraiser's Parcel
Identification No.: 37-2S-30-1000-011-003

WARRANTY DEED

This Warranty Deed, executed APR 19 2005, between **STEPHEN M. COHEN, SR.**, (aka **STEPHEN M. COHEN**) a single man, of the County of Escambia, State of Florida, (GRANTOR), whose post office address is 301 Ehrmann Street, Pensacola, Florida 32507 and **STEPHEN M. COHEN, SR., TRUSTEE**, or his successor in trust under **The STEPHEN M. COHEN, SR., TRUST**, dated APR 19 2005, and any amendments thereto, (GRANTEE), of the State of Florida, County of Escambia, whose post office address is 301 Ehrmann Street, Pensacola, Florida 32507, and whose phone number is (850) 712-5608.

THE GRANTOR, in consideration of the sum of Ten Dollars (\$10.00) and other good and valuable considerations, to said GRANTOR in hand paid by said GRANTEE, the receipt of which is hereby acknowledged, has granted, conveyed, bargained and sold to said GRANTEE and GRANTEE'S successors, and assigns forever the following described land situate in **Escambia** County, Florida, to wit:

See Attached Exhibit "A"

and said GRANTOR does hereby fully warrant the title to said land and will defend the same against the lawful claims of all persons whomsoever. Where used herein the terms GRANTOR, GRANTEE and TRUSTEE shall be construed as singular or plural as the context requires.

This property is being transferred without consideration as a result of GRANTOR'S estate planning decisions, into GRANTOR'S Living Revocable Trust. An examination was not made of the title before transfer.

STEPHEN M. COHEN, SR., as TRUSTEE, shall have the independent power and authority to protect, conserve, and to sell, or to lease, or to encumber, or otherwise to manage and dispose of the real property conveyed by this deed.

If **STEPHEN M. COHEN, SR.**, cannot continue to serve as TRUSTEE, then the Successor TRUSTEE shall be **DEBORA M. HENDRICKS**. If **DEBORA M. HENDRICKS** cannot serve or continue to serve as TRUSTEE, then the Successor TRUSTEE shall be **LYNN M. REED**.

All Successor TRUSTEES are hereby granted the power to protect, conserve and to sell, or to lease, or to encumber, or otherwise to manage and dispose of the real property described in this deed.

The powers of the TRUSTEE and all Successor TRUSTEES shall extend to any and all rights which the GRANTOR possesses in the above described real property; any deed, mortgage, or other instrument executed by the TRUSTEE shall convey all rights or interests of the GRANTOR including homestead; and the TRUSTEE is appointed as the attorney-in-fact for the GRANTOR to carry out this intent, which appointment shall be durable and shall not be affected by the incapacity of the GRANTOR.

Any person dealing with the TRUSTEE shall deal with said TRUSTEE in the order as set forth above. However, no person shall deal with a Successor TRUSTEE until one or more of the following have been received by said person or placed of record in the aforementioned county:

A. The written resignation of the prior TRUSTEE sworn to and acknowledged before a notary public.

B. A certified death certificate of the prior TRUSTEE.

C. The order of a court of competent jurisdiction adjudicating the prior TRUSTEE incompetent, or removing said TRUSTEE for any reason.

D. The written certificates of two physicians currently practicing medicine that the TRUSTEE is unable to manage his or her own affairs or is physically or mentally incapable of discharging the duties of TRUSTEE.

E. The written removal of a successor TRUSTEE and/or the appointment of an additional Successor TRUSTEE by the GRANTOR sworn to and acknowledged before a notary public; this right being reserved to GRANTOR, **STEPHEN M. COHEN, SR.**

This conveyance is subject to restrictions, reservations, limitations, and easements of record, taxes for the year 2005 and subsequent years, and all mortgages of record which the GRANTEE herein assumes and agree to pay.

EXECUTED APR 19 2005.

Signed, sealed, and delivered
in the presence of:

A. Yvonne Sanford
Print Name A. Yvonne Sanford

Print Name

Print Name

STATE OF FLORIDA
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this APR 19 2005 by **STEPHEN M. COHEN, SR.**, who ~~is personally known~~ to me or who has produced as identification and who did not take an oath

Notary Seal and commission
expiration stamp:

Stephen M. Cohen, Sr.
STEPHEN M. COHEN, SR.

J. Mark Fisher, NOTARY PUBLIC



J. Mark Fisher
My Commission DD158300
Expires November 20 2006

Exhibit A

Lot 11, Block C, Edgewater Subdivision, a subdivision of a portion of Sections 37 and 38, Township 2 South, Range 30 West, according to the plat filed in Plat Book 2, Page 97, of the Public Records of Escambia County, Florida.

MAIL ANY NOTICE OF DEFAULT TO:
U.S. SMALL BUSINESS ADMINISTRATION
801 Tom Martin Drive, Suite 120
Birmingham, Alabama, 35211

THIS INSTRUMENT PREPARED BY AND MAIL TO:
Terry J. Miller, Attorney/Advisor
U.S. SMALL BUSINESS ADMINISTRATION
One Baltimore Place, Suite 300
Atlanta, Georgia 30308
(404)347-3771

COHEN, Stephen M.
3627-08397 Loan No. DLH 82417040-01

OR BK 5541 P61314
Escambia County, Florida
INSTRUMENT 2004-312358

MTG DOC STAMPS PD @ ESC CO \$ 186.90
12/15/04 ERNIE LEE MAGAHA, CLERK

INSTRUMENT EXEMPT FROM
CLASS "C" INTANGIBLE TAX
ERNIE LEE MAGAHA, CLERK

SPACE ABOVE THIS LINE FOR RECORDER'S USE

MORTGAGE (Direct)

This mortgage made and entered into this 9th day of December 2004, by and between Stephen M. Cohen, a single person, 301 Ehrmann Street, Pensacola, Florida 32507 (hereinafter referred to as mortgagor) and the Administrator of the Small Business Administration, an agency of the Government of the United States of America (hereinafter referred to as mortgagee), who maintains an office and place of business at 801 Tom Martin Drive, Suite 120, Birmingham, Alabama, 35211

WITNESSETH, that for the consideration hereinafter stated, receipt of which is hereby acknowledged, the mortgagor does hereby mortgage, sell, grant, assign, and convey unto the mortgagee, his successors and assigns, all of the following described property situated and being in the County of Escambia, State of Florida:

Lot 11, Block C, Edgewater Subdivision, a subdivision of a portion of Sections 37 and 38, Township 2 South, Range 30 West, according to the plat filed in Plat Book 2, Page 97, of the Public Records of Escambia County, Florida.

Parcel Identification Number: 37-2S-30-1000-011-003

More commonly known as: 301 Ehrmann Street, Pensacola, Florida, 32507

It is hereby agreed between the parties hereto, that if the mortgagor, subsequent to the date of this mortgage, conveys, contracts, or attempts to sell the above described mortgaged property in any way or manner whatsoever, while said property is mortgaged to the mortgagee, and without the written consent of the mortgagee, then and in such event the whole sum of principal and interest of the debt secured by this mortgage shall, at the option of the mortgagee, become immediately due and payable, and this mortgage may be foreclosed at once if said debt is not paid in full.

"This transaction is exempt from the Florida Intangible Tax since a governmental agency is holder of the indebtedness".

Together with and including all buildings, all fixtures including but not limited to all plumbing, heating, lighting, ventilating, refrigerating, incinerating, air conditioning apparatus, and elevators (the mortgagor hereby declaring that it is intended that the items herein enumerated shall be deemed to have been permanently installed as part of the realty), and all improvements now or hereafter existing thereon; the hereditaments and appurtenances and all other rights thereunto belonging, or in anywise appertaining, and the reversion and reversions, remainder and remainders, all rights of redemption, and the rents, issues, and profits of the above described property (provided, however, that the mortgagor shall be entitled to the possession of said property and to collect and retain the rents, issues, and profits until default hereunder). To have and to hold the same unto the mortgagee and the successors in interest of the mortgagee forever in fee simple or such other estate, if any, as is stated herein.

The mortgagor covenants that he is lawfully seized and possessed of and has the right to sell and convey said property; that the same is free from all encumbrances except as hereinabove recited; and that he hereby binds himself and his successors in interest to warrant and defend the title aforesaid thereto and every part thereof against the claims of all persons whomsoever.

This instrument is given to secure the payment of a promissory note dated December 9, 2004 in the principal sum of \$53,400.00 and maturing on December 9, 2013.

1. The mortgagor covenants and agrees as follows:

- a. He will promptly pay the indebtedness evidenced by said promissory note at the times and in the manner therein provided.
- b. He will pay all taxes, assessments, water rates, and other governmental or municipal charges, fines, or impositions, for which provision has not been made hereinbefore, and will promptly deliver the official receipts therefor to the said mortgagee.
- c. He will pay such expenses and fees as may be incurred in the protection and maintenance of said property, including the fees of any attorney employed by the mortgagee for the collection of any or all of the indebtedness hereby secured, or for foreclosure by mortgagee's sale, or court proceedings, or in any other litigation or proceeding affecting said premises. Attorneys' fees reasonably incurred in any other way shall be paid by the mortgagor.
- d. For better security of the indebtedness hereby secured, upon the request of the mortgagee, its successors or assigns, he shall execute and deliver a supplemental mortgage or mortgages covering any additions, improvements, or betterments made to the property hereinabove described and all property acquired by it after the date hereof (all in form satisfactory to mortgagee). Furthermore, should mortgagor fail to cure any default in the payment of a prior or inferior encumbrance on the property described by this instrument, mortgagor hereby agrees to permit mortgagee to cure such default, but mortgagee is not obligated to do so; and such advances shall become part of the indebtedness secured by this instrument, subject to the same terms and conditions.
- e. The rights created by this conveyance shall remain in full force and effect during any postponement or extension of the time of payment of the indebtedness evidenced by said promissory note or any part thereof secured hereby.
- f. He will continuously maintain hazard insurance, of such type or types and in such amounts as the mortgagee may from time to time require on the improvements now or hereafter on said property, and will pay promptly when due any premiums therefor. All insurance shall be carried in companies acceptable to mortgagee and the policies and renewals thereof shall be held by mortgagee and have attached thereto loss payable clauses in favor of and in form acceptable to the mortgagee. In event of loss, mortgagor will give immediate notice in writing to mortgagee, and mortgagee may make proof of loss if not made promptly by mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to mortgagee instead of to mortgagor and mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by mortgagee at its option either to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged or destroyed. In event of foreclosure of this mortgage, or other transfer of title to said property in extinguishment of the indebtedness secured hereby, all right, title, and interest of the mortgagor in and to any insurance policies then in force shall pass to the purchaser or mortgagee or, at the option of the mortgagee, may be surrendered for a refund.
- g. He will keep all buildings and other improvements on said property in good repair and condition; will permit, commit, or suffer no waste, impairment, deterioration of said property or any part thereof; in the event of failure of the mortgagor to keep the buildings on said premises and those erected on said premises, or improvements thereon, in good repair, the mortgagee may make such repairs as in its discretion it may deem necessary for the proper preservation thereof; and the full amount of each and every such payment shall be immediately due and payable and shall be secured by the lien of this mortgage.
- h. He will not voluntarily create or permit to be created against the property subject to this mortgage any lien or liens inferior or superior to the lien of this mortgage without the written consent of the mortgagee; and further, he will keep and maintain the same free from the claim of all persons supplying labor or materials for construction of any and all buildings or improvements now being erected or to be erected on said premises.
- i. He will not rent or assign any part of the rent of said mortgaged property or demolish, or remove, or substantially alter any building without the written consent of the mortgagee.
- j. All awards of damages in connection with any condemnation for public use of or injury to any of the property subject to this mortgage are hereby assigned and shall be paid to mortgagee, who may apply the same to payment of the installments last due under said note, and mortgagee is hereby authorized, in the name of the mortgagor, to execute and deliver valid acquittances thereof and to appeal from any such award.
- k. The mortgagee shall have the right to inspect the mortgaged premises at any reasonable time.

COHEN, Stephen M.
3627-08397 / DLH 82417040-01

2. Default in any of the covenants or conditions of this instrument or of the note or loan agreement secured hereby shall terminate the mortgagor's right to possession, use, and enjoyment of the property, at the option of the mortgagee or his assigns (it being agreed that the mortgagor shall have such right until default). Upon any such default, the mortgagee shall become the owner of all of the rents and profits accruing after default as security for the indebtedness secured hereby, with the right to enter upon said property for the purpose of collecting such rents and profits. This instrument shall operate as an assignment of any rentals on said property to that extent.

3. The mortgagor covenants and agrees that if he shall fail to pay said indebtedness or any part thereof when due, or shall fail to perform any covenant or agreement of this instrument or the promissory note secured hereby, the entire indebtedness hereby secured shall immediately become due, payable, and collectible without notice, at the option of the mortgagee or assigns, regardless of maturity, and the mortgagee or his assigns may before or after entry sell said property without appraisal (the mortgagor having waived and assigned to the mortgagee all rights of appraisal):

(I) at judicial sale pursuant to the provisions of 28 U.S.C. 2001 (a); or

(II) at the option of the mortgagee, either by auction or by solicitation of sealed bids, for the highest and best bid complying with the terms of sale and manner of payment specified in the published notice of sale, first giving four weeks' notice of the time, terms, and place of such sale, by advertisement not less than once during each of said four weeks in a newspaper published or distributed in the county in which said property is situated, all other notice being hereby waived by the mortgagor (and said mortgagee, or any person on behalf of said mortgagee, may bid with the unpaid indebtedness evidenced by said note). Said sale shall be held at or on the property to be sold or at the Federal, county, or city courthouse for the county in which the property is located. The mortgagee is hereby authorized to execute for and on behalf of the mortgagor and to deliver to the purchaser at such sale a sufficient conveyance of said property, which conveyance shall contain recitals as to the happening of the default upon which the execution of the power of sale herein granted depends; and the said mortgagor hereby constitutes and appoints the mortgagee or any agent or attorney of the mortgagee, the agent and attorney in fact of said mortgagor to make such recitals and to execute said conveyance and hereby covenants and agrees that the recitals so made shall be effectual to bar all equity or right of redemption, homestead, dower, and all other exemptions of the mortgagor, all of which are hereby expressly waived and conveyed to the mortgagee; or

(III) take any other appropriate action pursuant to state or Federal statute either in state or Federal court or otherwise for the disposition of the property.

In the event of a sale as hereinabove provided, the mortgagor or any person in possession under the mortgagor shall then become and be tenants holding over and shall forthwith deliver possession to the purchaser at such sale or be summarily dispossessed, in accordance with the provisions of law applicable to tenants holding over. The power and agency hereby granted are coupled with an interest and are irrevocable by death or otherwise, and are granted as cumulative to the remedies for collection of said indebtedness provided by law.

4. The proceeds of any sale of said property in accordance with the preceding paragraphs shall be applied first to pay the costs and expenses of said sale, the expenses incurred by the mortgagee for the purpose of protecting or maintaining said property, and reasonable attorneys' fees; secondly, to pay the indebtedness secured hereby; and thirdly, to pay any surplus or excess to the person or persons legally entitled thereto.

5. In the event said property is sold at a judicial foreclosure sale or pursuant to the power of sale hereinabove granted, and the proceeds are not sufficient to pay the total indebtedness secured by this instrument and evidenced by said promissory note, the mortgagee will be entitled to a deficiency judgment for the amount of the *deficiency without regard to appraisal*.

6. In the event the mortgagor fails to pay any Federal, state, or local tax assessment, income tax or other tax lien, charge, fee, or other expense charged against the property, the mortgagee is hereby authorized at his option to pay the same. Any sums so paid by the mortgagee shall be added to and become a part of the principal amount of the indebtedness evidenced by said note, subject to the same terms and conditions. If the mortgagor shall pay and discharge the indebtedness evidenced by said promissory note, and shall pay such sums and shall discharge all taxes and liens and the costs, fees, and expenses of making, enforcing, and executing this mortgage, then this mortgage shall be canceled and surrendered.

7. The covenants herein contained shall bind and the benefits and advantages shall inure to the respective successors and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall include all genders.
8. No waiver of any covenant herein or of the obligation secured hereby shall at any time thereafter be held to be a waiver of the terms hereof or of the note secured hereby.
9. In compliance with section 101.106 of the Rules and Regulations of the Small Business Administration [13 C.F.R. 101.106], this instrument is to be construed and enforced in accordance with applicable Federal law.
10. A judicial decree, order, or judgment holding any provision or portion of this instrument invalid or unenforceable shall not in any way impair or preclude the enforcement of the remaining provisions or portions of this instrument.
11. Any written notice to be issued to the mortgagor pursuant to the provisions of this instrument shall be addressed to the mortgagor at 301 Ehrmann Street, Pensacola, Florida 32507 and any written notice to be issued to the mortgagee shall be addressed to the mortgagee at 801 Tom Martin Drive, Suite 120 Birmingham, Alabama, 35211.

IN WITNESS WHEREOF, the mortgagor has executed this instrument and the mortgagee has accepted delivery of this instrument as of the day and year aforesaid.

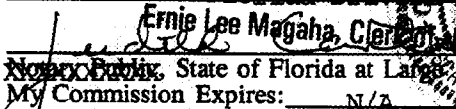
STATE OF FLORIDA

COUNTY OF Escambia

) ss


Stephen M. Cohen

The foregoing instrument was acknowledged before me this
15th day of December
Stephen M. Cohen who produced a
Florida Driver's License identification.


Ernie Lee Magaha, Clerk
Notary Public, State of Florida at Large
My Commission Expires: N/A

RCD Dec 15, 2004 01:33 pm
Escambia County, Florida

ERNIE LEE MAGAHA
Clerk of the Circuit Court
INSTRUMENT 2004-312358

Filing # 50702246 E-Filed 01/03/2017 02:56:28 PM

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

MIDLAND FUNDING LLC
Plaintiff,

vs.

CASE NO.: 2015 SC 002189
DIVISION: 78

STEPHEN COHEN
Defendants.

FINAL JUDGMENT AFTER STIPULATED AGREEMENT

THIS CAUSE came before the Court, upon Plaintiff's Affidavit of Non-Payment/Non-Compliance, and the Court having considered the Court file and the Affidavit,

IT IS ORDERED AND ADJUDGED that Plaintiff, whose address is 2365 NORTHSIDE DRIVE SUITE 300, SAN DIEGO, CA 92108, recover from Defendant, STEPHEN COHEN 301 EHRMANN ST PENSACOLA FL 32507, the sum of \$1,584.72 in principal, costs of \$251.00, which may include a cost to reopen the case, less payments made of \$500.00, for a total of \$1,335.72 For all of which let execution issue. Plaintiff has waived the entry of pre-judgment interest and also waives post-judgment interest accrual.

IT IS FURTHER ORDERED AND ADJUDGED that the Defendant(s) shall complete Florida Small Claims Rules Form 7.343 (Fact Information Sheet) and return it to the Plaintiff's attorney within forty five (45) days from the date of this Final Judgment, unless the Final Judgment is satisfied or a motion for new trial or notice of appeal is filed.

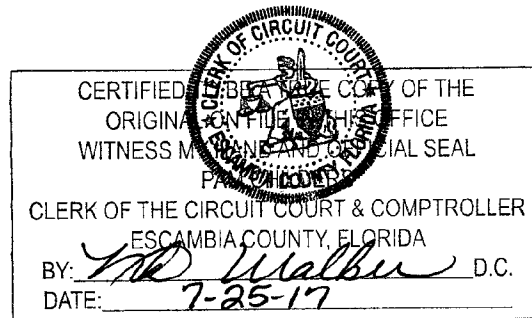
Jurisdiction of this case is retained to enter further orders that are proper to compel the defendant(s) to complete form 7.343 and return it to the plaintiff's attorney.

DONE AND ORDERED in chambers, at ESCAMBIA County, Florida, on this 3rd
day of Jan, 2016.

Copies to:
MIDLAND FUNDING LLC, PO BOX 290335 TAMPA FL 33687
E-mail: IL_FL@memeg.com

Defendant(s)
STEPHEN COHEN 301 EHRMANN ST PENSACOLA, FL 32507

eSigned by COUNTY COURT JUDGE PAT KINSEY in 01 Judge Pat Kinsey
on 01/03/2017 13:54:17 TA:cpPQH



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

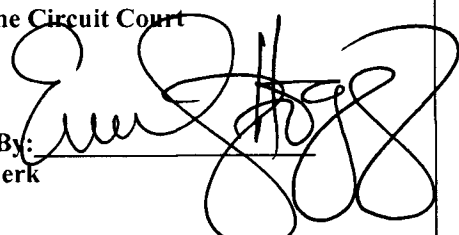
**PAM CHILDERS, CLERK OF THE CIRCUIT COURT
Tax Certificate Redeemed From Sale
Account: 073740000 Certificate Number: 003880 of 2018**

Payor: STEPHEN M COHEN SR 301 EHRMANN ST PENSACOLA, FL 32507 Date 02/17/2021

Clerk's Check #	1	Clerk's Total	\$551.06
Tax Collector Check #	1	Tax Collector's Total	\$2,386.63
		Postage	\$24.00
		Researcher Copies	\$0.00
		Recording	\$10.00
		Prep Fee	\$7.00
		Total Received	\$2,978.69

\$ 2,560.16

**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 # 2018 TD 003880

Redeemed Date 02/17/2021

Name STEPHEN M COHEN SR 301 EHRMANN ST PENSACOLA, FL 32507

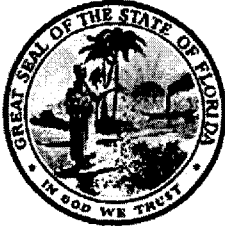
Clerk's Total = TAXDEED	\$551.06	\$551.06 \$2543.16
Due Tax Collector = TAXDEED	\$2,386.63	
Postage = TD2	\$24.00	
ResearcherCopies = TD6	\$0.00	
Release TDA Notice (Recording) = RECORD2	\$10.00	
Release TDA Notice (Prep Fee) = TD4	\$7.00	

• For Office Use Only

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

FINANCIAL SUMMARY

No Information Available - See Dockets



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

Tax Deed - Redemption Calculator

Account: 073740000 Certificate Number: 003880 of 2018

Redemption ☐ Yes ☒ No
 Application Date
 Interest Rate

	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date 04/05/2021	Redemption Date 02/17/2021 
Months	12	10
Tax Collector	\$2,017.27	\$2,017.27
Tax Collector Interest	\$363.11	\$302.59
Tax Collector Fee	\$6.25	\$6.25
Total Tax Collector	\$2,386.63	\$2,326.11 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	\$84.06	\$70.05
Total Clerk	\$551.06	\$537.05 CH
Release TDA Notice (Recording)	\$10.00	\$10.00
Release TDA Notice (Prep Fee)	\$7.00	\$7.00
Postage	\$24.00	\$0.00
Researcher Copies	\$0.00	\$0.00
Total Redemption Amount	\$2,978.69	\$2,880.16
	Repayment Overpayment Refund Amount	\$98.53
Book/Page	8294	936

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 8294, Page 936, of Escambia County, for the tax certificate, tax deed, and property described below:

Tax Certificate No. Certificate No. 03880, issued the 1st day of June, A.D., 2018

TAX ACCOUNT NUMBER: 073740000 (0421-44)

DESCRIPTION OF PROPERTY:

LT 11 BLK C EDGEWATER PB 2 P 97 OR 5209 P 845 OR 5628 P 1036 SEC 37/38 T2S R 30 CA 163

SECTION 37, TOWNSHIP 2 S, RANGE 30 W

NAME IN WHICH ASSESSED: STEPHEN M COHEN SR TRUSTEE and STEPHEN M COHEN SR
TRUST

Dated this 17th day of February 2021.



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk