



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

0522-13

Part 1: Tax Deed Application Information

Applicant Name Applicant Address	HMF FL A, LLC TESCO CUSTODIAN PO BOX 30538 TAMPA, FL 33630-3538	Application date	Apr 28, 2021
Property description	TRAWICK SONDRA 3117 ABEL AVE PACE, FL 32571 7744 DEBORAH DR 02-4055-000 LT 55 BLK W OAK FOREST S/D PB 10 P 100 OR 3356 P 374 OR 6127 P 290	Certificate #	2019 / 976
		Date certificate issued	06/01/2019

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)
# 2019/976	06/01/2019	1,295.57	64.78	1,360.35
→ Part 2: Total*				1,360.35

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)
# /					
Part 3: Total*					0.00

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)	1,360.35
2. Delinquent taxes paid by the applicant	0.00
3. Current taxes paid by the applicant	1,279.35
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)	3,014.70

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 May 5th, 2021
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.	
16. Statutory opening bid (total of Lines 7, 14, 15, and 16 if applicable)	
Sign here: _____ Date of sale <u>5/2/2022</u> Signature, Clerk of Court or Designee	

INSTRUCTIONS + (.25

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: 2100522

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,
HMF FL A, LLC
TESCO CUSTODIAN
PO BOX 30538
TAMPA, FL 33630-3538,

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
02-4055-000	2019/976	06-01-2019	LT 55 BLK W OAK FOREST S/D PB 10 P 100 OR 3356 P 374 OR 6127 P 290

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
HMF FL A, LLC
TESCO CUSTODIAN
PO BOX 30538
TAMPA, FL 33630-3538

04-28-2021
Application Date

Applicant's signature



Chris Jones
Escambia County Property Appraiser

[ECPA Home](#)

[Real Estate Search](#)

[Tangible Property Search](#)

[Sale List](#)

[Back](#)

◀ Nav. Mode ☒ Account ☐ Reference ▶


[Printer Friendly Version](#)

General Information		Assessments				
Reference:	2115302700550023	Year	Land	Imprv	Total	Cap Val
Account:	024055000	2020	\$15,000	\$66,996	\$81,996	\$81,996
Owners:	TRAWICK SONDR	2019	\$15,000	\$62,530	\$77,530	\$77,530
Mail:	3117 ABEL AVE PACE, FL 32571	2018	\$15,000	\$58,849	\$73,849	\$72,909
Situs:	7744 DEBORAH DR 32514					
Use Code:	SINGLE FAMILY RESID	Disclaimer				
Taxing Authority:	COUNTY MSTU	Market Value Breakdown Letter				
Tax Inquiry:	Open Tax Inquiry Window	Tax Estimator				
Tax Inquiry link courtesy of Scott Lunsford Escambia County Tax Collector		File for New Homestead Exemption Online				
		Report Storm Damage				

Sales Data						2020 Certified Roll Exemptions
Sale Date	Book	Page	Value	Type	Official Records (New Window)	None
03/20/2008	6127	290	\$100	QC		Legal Description LT 55 BLK W OAK FOREST S/D PB 10 P 100 OR 3356 P 374 OR 6127 P 290
04/1993	3356	374	\$56,600	WD		
07/1990	2885	568	\$53,200	WD		
06/1988	2559	514	\$53,000	WD		
12/1980	1498	441	\$47,900	WD		
Official Records Inquiry courtesy of Pam Childers Escambia County Clerk of the Circuit Court and Comptroller						Extra Features None

Parcel Information		Launch Interactive Map	
Section	Map Id:		
21-15-30-4			
Approx. Acreage:			
0.1790			
Zoned:			
MDR			
Evacuation & Flood Information			
Open Report			

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

Buildings	
Address: 7744 DEBORAH DR, Year Built: 1980, Effective Year: 1980, PA Building ID#: 54483	
Structural Elements	
DECOR/MILLWORK-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-COMPOSITION SHG	
ROOF FRAMING-GABLE	
STORY HEIGHT-0	
STRUCTURAL FRAME-WOOD FRAME	
 Areas - 1420 Total SF	
BASE AREA - 1274	
OPEN PORCH FIN - 125	
UTILITY FIN - 21	

Images



7/14/15

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.

Pam Childers
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY FLORIDA
INST# 2021057189 5/25/2021 10:12 AM
OFF REC BK: 8537 PG: 924 Doc Type: TDN

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **HMF FL A LLC** holder of **Tax Certificate No. 00976**, issued the **1st** day of **June, A.D., 2019** 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 55 BLK W OAK FOREST S/D PB 10 P 100 OR 3356 P 374 OR 6127 P 290

SECTION 21, TOWNSHIP 1 S, RANGE 30 W

TAX ACCOUNT NUMBER 024055000 (0522-13)

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

SONDRA TRAWICK

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 May, which is the **2nd day of May 2022**.

Dated this 25th day of May 2021.

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

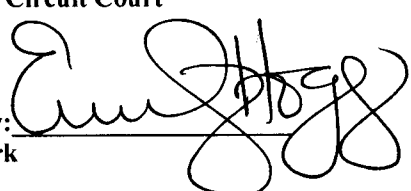
**PAM CHILDERS, CLERK OF THE CIRCUIT COURT
Tax Certificate Redeemed From Sale
Account: 024055000 Certificate Number: 000976 of 2019**

Payor: AMROCK LLC 662 WOODWARD AVE DETROIT MI 48226 Date 08/19/2021

Clerk's Check #	9137248357	Clerk's Total	\$58.07
Tax Collector Check #	1	Tax Collector's Total	\$3,008.82
		Postage	\$60.00
		Researcher Copies	\$0.00
		Recording	\$10.00
		Prep Fee	\$7.00
		Total Received	\$4,243.89

3376.85
3393.85

**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
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 MENTAL HEALTH
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 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 # 2019 TD 000976

Redeemed Date 08/19/2021

Name AMROCK LLC 662 WOODWARD AVE DETROIT MI 48226

Clerk's Total = TAXDEED	\$568.07	3376.85
Due Tax Collector = TAXDEED	\$3,808.82	
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



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

Tax Deed - Redemption Calculator

Account: 024055000 Certificate Number: 000976 of 2019

Redemption Application Date Interest Rate

	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date <input type="text" value="05/02/2022"/>	Redemption Date <input type="text" value="08/19/2021"/>
Months	13	4
Tax Collector	<input type="text" value="\$3,014.70"/>	<input type="text" value="\$3,014.70"/>
Tax Collector Interest	\$587.87	\$180.88
Tax Collector Fee	<input type="text" value="\$6.25"/>	<input type="text" value="\$6.25"/>
Total Tax Collector	\$3,608.82	<input type="text" value="\$3,201.83"/> TC
Record TDA Notice	<input type="text" value="\$17.00"/>	<input type="text" value="\$17.00"/>
Clerk Fee	<input type="text" value="\$130.00"/>	<input type="text" value="\$130.00"/>
Sheriff Fee	<input type="text" value="\$120.00"/>	<input type="text" value="\$120.00"/>
Legal Advertisement	<input type="text" value="\$200.00"/>	<input type="text" value="\$200.00"/>
App. Fee Interest	\$91.07	\$28.02
Total Clerk	\$558.07	<input type="text" value="\$495.02"/> CH
Release TDA Notice (Recording)	<input type="text" value="\$10.00"/>	<input type="text" value="\$10.00"/>
Release TDA Notice (Prep Fee)	<input type="text" value="\$7.00"/>	<input type="text" value="\$7.00"/>
Postage	<input type="text" value="\$60.00"/>	<input type="text" value="\$0.00"/>
Researcher Copies	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>
Total Redemption Amount	\$4,243.89	\$3,713.85
	Repayment Overpayment Refund Amount	\$530.04
Book/Page	<input type="text" value="8537"/>	<input type="text" value="924"/>

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 8537, Page 924, of Escambia County, for the tax certificate, tax deed, and property described below:

Tax Certificate No. Certificate No. 00976, issued the 1st day of June, A.D., 2019

TAX ACCOUNT NUMBER: **024055000 (0522-13)**

DESCRIPTION OF PROPERTY:

LT 55 BLK W OAK FOREST S/D PB 10 P 100 OR 3356 P 374 OR 6127 P 290

SECTION 21, TOWNSHIP 1 S, RANGE 30 W

NAME IN WHICH ASSESSED: SONDR A TRAWICK

Dated this 19th day of August 2021.



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk



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 #: 02-4055-000 CERTIFICATE #: 2019-976

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: February 10, 2002 to and including February 10, 2022 Abstractor: Ashley McDonald

BY

Michael A. Campbell,
As President
Dated: February 10, 2022

PROPERTY INFORMATION REPORT
CONTINUATION PAGE

February 10, 2022

Tax Account #: **02-4055-000**

1. The Grantee(s) of the last deed(s) of record is/are: **BRETT WIGGINS**

By Virtue of Warranty Deed recorded 7/26/2021 in OR 8582/780

2. The land covered by this Report is: **See Attached 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 MERS and Quicken Loans, LLC recorded 7/26/2021 OR8582/784**
- b. **Judgment in favor of State of FL/Escambia County recorded 6/28/2006 OR 5938/1805**
- c. **Judgment in favor of Target National Bank – Target Visa recorded 6/6/2007 OR 6158/1847 together with Order recorded 7/26/2007 – OR 6188/912**
- d. **Judgment in favor of CACV of Colorado, LLC recorded 10/2/2009 OR 6514/562**
- e. **Judgment in favor of Florida Credit Solutions, LLC recorded 10/22/2009 OR 6521/91**

4. Taxes:

Taxes for the year(s) NONE are delinquent.

Tax Account #: 02-4055-000

Assessed Value: \$81,996.00

Exemptions: NONE

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: MAY 2, 2022

TAX ACCOUNT #: 02-4055-000

CERTIFICATE #: 2019-976

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	
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Notify City of Pensacola, P.O. Box 12910, 32521
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Notify Escambia County, 190 Governmental Center, 32502
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Homestead for <u>2020</u> tax year.

SONDRA TRAWICK
AKA SONDRA SWEATMAN
AKA SHELLEY SWEATMAN
3117 ABEL AVE
PACE, FL 32571

SONDRA TRAWICK
AKA SONDRA SWEATMAN
AKA SHELLEY SWEATMAN OR
BRETT WIGGINS
7744 DEBORAH DR
PENSACOLA, FL 32514

CACV OF COLORADO, LLC
4340 S. MONACO
SECOND FLOOR
DENVER, CO 80237

SOLID ROOFING, INC
4215 N P STREET
PENSACOLA, FL 32505

QUICKEN LOANS, LLC
1050 WOODWARD AVE
DETROIT, MI 48226-1906

TARGET NATIONAL BANK
TARGET VISA
3701 WAYZATA BOULEVARD
MINNEAPOLIS, MN 55416

FLORIDA CREDIT SOLUTIONS, LLC
800 DOUGLAS ROAD
NORTH TOWER, SUITE 450
CORAL GABLES, FL 33134

Certified and delivered to Escambia County Tax Collector, this 10th day of February, 2022.

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

February 10, 2022

Tax Account #:02-4055-000

**LEGAL DESCRIPTION
EXHIBIT "A"**

LT 55 BLK W OAK FOREST S/D PB 10 P 100 OR 3356 P 374 OR 6127 P 290

SECTION 21, TOWNSHIP 1 S, RANGE 30 W

TAX ACCOUNT NUMBER 02-4055-000(0522-13)

**Recorded in Public Records 7/26/2021 10:10 AM OR Book 8582 Page 780,
Instrument #2021081806, Pam Childers Clerk of the Circuit Court Escambia
County, FL Recording \$35.50 Deed Stamps \$763.00**

-----SPACE ABOVE THIS LINE FOR RECORDER'S USE-----

After recording return to:
Amrock LLC
662 Woodward Avenue
Detroit Michigan 48226

Real Estate Tax ID Number: 2118302700550023

This document was prepared by Michael P. Bell
702 King Farm Blvd, Suite 155, Rockville, MD 20850
without benefit of title examination and no
legal advice was requested or provided.

WARRANTY DEED

THIS DEED, made this 20 day of July, 2021, between Sondra M. Trawick, a married woman, whose post office address(es) is/are 3117 Abel Ave., Milton, Florida 32571, as party or parties of the first part, "Grantor", and Brett Wiggins, a married man, whose post office address(es) is/are 7744 Deborah Dr., Pensacola, Florida 32514, as party or parties of the second part, "Grantee":

**** This is not Sondra M. Trawick's homestead and her homestead is at 3117 Abel Ave., Milton, Florida 32571.**

(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 corporations, trust and trustees.)

RK: 8582 PG: 781

WITNESSETH, that said grantor, for and in consideration of the sum of **\$109,000.00** and other good and valuable considerations to said grantor in hand paid by said grantee, the receipt whereof is hereby acknowledged, and 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:

SEE ATTACHED EXHIBIT "A" AND INCORPORATED HEREIN.

PROPERTY ADDRESS: 7744 Deborah Dr., Pensacola, Florida 32514

Subject to current taxes easements, restrictions and reservations of record.

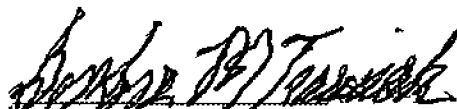
TO HAVE AND TO HOLD the same in fee simple forever.

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 the current year.

IN WITNESS WHEREOF, the said Grantor(s) has/have signed and sealed these presents, together or in counterpart, the day, month and year first above written.

(SIGNATURE PAGE(S) TO FOLLOW)

BK: 8582 PG: 782


Sondra M. Trawick


Witness #1 Signature


Witness #2 Signature

Tamechia Nedds
Witness #1 Printed Name


KENYASA TRAVIS
Witness #2 Printed Name

STATE OF Florida

COUNTY Escambia, to wit:

The foregoing instrument was acknowledged before me ☒ by means of physical presence or
☐ online notarization, this July 20, 2021 (date) by Sondra M. Trawick, who is/are personally
known to me or who has/have produced Drivers License (type of identification) as
identification.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.


Notary Public
Name:
Commission Expiration Date:
10-14-2022



RK: 8582 PG: 783 Last Page

EXHIBIT A

Legal Description:

Land situated in the County of Escambia in the State of FL

**LOT 55, BLOCK W, OAK FOREST, A SUBDIVISION OF A PORTION OF
SECTION 21, TOWNSHIP 1 SOUTH, RANGE 30 WEST, ESCAMBIA COUNTY,
FLORIDA, ACCORDING TO PLAT RECORDED IN PLAT BOOK 10, PAGE 100
OF THE PUBLIC RECORDS OF SAID COUNTY;**

Parcel Identification Number: 211S302700550023

Commonly Known As: 7744 Deborah Dr., Pensacola, Florida 32514

Return To:
Document Management
Quicken Loans, LLC
1050 Woodward Ave
Detroit, MI 48226-1906

This Document Was Prepared By:
Suzanna K Sedlacek
1050 Woodward Ave
Detroit, MI 48226-1906
(313)373-0000

Mortgage

3472601148

FHA Case No. 091-7226574-703
--

MIN: 100039034726011481

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 10, 12, 17, 19 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 15.

- (A) **"Security Instrument"** means this document, which is dated July 20, 2021, together with all Riders to this document.
- (B) **"Borrower"** is Brett Wiggins, a married man and Charity Wiggins, his wife, Joint Tenants with Full Rights of Survivorship

Borrower is the mortgagor under this Security Instrument.

- (C) **"MERS"** is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the mortgagee under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.
- (D) **"Lender"** is Quicken Loans, LLC

Lender is a Limited Liability Company

6257728711
FHA Mortgage With MERS-FL
Wolters Kluwer Financial Services, Inc.



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organized and existing under the laws of the State of Michigan
Lender's address is 1050 Woodward Ave, Detroit, MI 48226-1906

- (E) "Note" means the promissory note signed by Borrower and dated July 20, 2021. The Note states that Borrower owes Lender One Hundred Seven Thousand Twenty Five and 00/100 Dollars (U.S. \$ 107,025.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than August 1, 2051.
- (F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
- (G) "Loan" means the debt evidenced by the Note, plus interest, and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
- (H) "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]:
- | | | |
|--|--|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Planned Unit Development Rider |
| <input checked="" type="checkbox"/> Other Legal Attached | | |
| <input type="checkbox"/> Rehabilitation Loan Rider | | |
- (I) "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.
- (J) "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.
- (K) "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.
- (L) "Escrow Items" means those items that are described in Section 3.
- (M) "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.
- (N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

- (O) "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.
- (P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), 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.
- (Q) "Secretary" means the Secretary of the United States Department of Housing and Urban Development or his designee.
- (R) "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 MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in the

County of Escambia
(Type of Recording Jurisdiction)

Escambia
(Name of Recording Jurisdiction)

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.
SUBJECT TO COVENANTS OF RECORD.

Parcel ID Number: 02-4055-000

7744 Deborah Dr

Pensacola

("Property Address"):

which currently has the address of

(Street)

(City), Florida 32514-4589 (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." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

- 1. Payment of Principal, Interest, Escrow Items, and Late Charges.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 14. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

- 2. Application of Payments or Proceeds.** Except as expressly stated otherwise in this Security Instrument or the Note, all payments accepted and applied by Lender shall be applied in the following order of priority:

First, to the Mortgage Insurance premiums to be paid by Lender to the Secretary or the monthly charge by the Secretary instead of the monthly mortgage insurance premiums;

Second, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance premiums, as required;

Third, to interest due under the Note;

Fourth, to amortization of the principal of the Note; and,

Fifth, to late charges due under the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

- 3. Funds for Escrow Items.** Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums to be paid by Lender to the Secretary or the monthly charge by the Secretary instead of the monthly Mortgage Insurance premiums. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 14 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified

under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

- 4. Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

- 5. Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.



If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. **Occupancy.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender determines that this requirement shall cause undue hardship for the Borrower or unless extenuating circumstances exist which are beyond Borrower's control.

7. **Preservation, Maintenance and Protection of the Property; Inspections.** Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

If condemnation proceeds are paid in connection with the taking of the property, Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts, and then to payment of principal. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments or change the amount of such payments.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. **Borrower's Loan Application.** Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.
9. **Protection of Lender's Interest in the Property and Rights Under this Security Instrument.** If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes,

but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless

Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

11. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.
12. **Joint and Several Liability; Co-signers; Successors and Assigns Bound.** Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 17, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release

in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 19) and benefit the successors and assigns of Lender.

- 13. Loan Charges.** Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. Lender may collect fees and charges authorized by the Secretary. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment with no changes in the due date or in the monthly payment amount unless the Lender agrees in writing to those changes. Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

- 14. Notices.** All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.
- 15. Governing Law; Severability; Rules of Construction.** This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

- 16. Borrower's Copy.** Borrower shall be given one copy of the Note and of this Security Instrument.
- 17. Transfer of the Property or a Beneficial Interest in Borrower.** As used in this Section 17, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 14 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

- 18. Borrower's Right to Reinstate After Acceleration.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. However, Lender is not required to reinstate if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceeding; (ii) reinstatement will preclude foreclosure on different grounds in the future; or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 17.

- 19. Sale of Note; Change of Loan Servicer; Notice of Grievance.** The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 14) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this Section. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 17 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 19.

- 20. Borrower Not Third-Party Beneficiary to Contract of Insurance.** Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower acknowledges and agrees that the Borrower is not a third party beneficiary to the contract of insurance between the Secretary and Lender, nor is Borrower entitled to enforce any agreement between Lender and the Secretary, unless explicitly authorized to do so by Applicable Law.
- 21. Hazardous Substances.** As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of



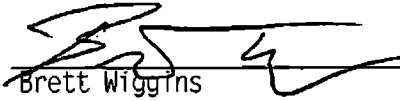
small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.


NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

- 22. Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 17 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.
- 23. Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.
- 24. Attorneys' Fees.** As used in this Security Instrument and the Note, attorneys' fees shall include those awarded by an appellate court and any attorneys' fees incurred in a bankruptcy proceeding.
- 25. Jury Trial Waiver.** The Borrower hereby waives any right to a trial by jury in any action, proceeding, claim, or counterclaim, whether in contract or tort, at law or in equity, arising out of or in any way related to this Security Instrument or the Note.
- 26. Waivers.** Borrower relinquishes all right of homestead exemption in the Property.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

 07/20/2021 (Seal)
Brett Wiggins -Borrower

7744 Deborah Dr
Pensacola, FL 32514-4589

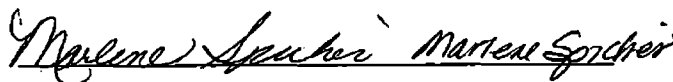
 07/20/2021 (Seal)
Charity Wiggins XXX-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

☐ Refer to the attached *Signature Addendum* for additional parties and signatures.

Witness

 Marlene Spicher

Acknowledgment

State of Florida

County of Escambia

This instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization
on July 20, 2021 by
Brett Wiggins and
Charity Wiggins

Such person(s) is/are known to me or has/have produced Drivers License as identification.



Marlene Spicher
Notary Public Marlene Spicher

My commission expires: 6 September 2021

Loan Origination Organization: Quicken Loans. LLC

NMLS ID: 3030

Loan Originator: William V Francis

NMLS ID: 1580027

EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 02-4055-000

Land situated in the County of Escambia in the State of FL

**LOT 55, BLOCK W, OAK FOREST, A SUBDIVISION OF A PORTION OF SECTION 21, TOWNSHIP 1 SOUTH,
RANGE 30 WEST, ESCAMBIA COUNTY, FLORIDA, ACCORDING TO PLAT RECORDED IN PLAT BOOK 10,
PAGE 100 OF THE PUBLIC RECORDS OF SAID COUNTY;**

Commonly known as: 7744 Deborah Dr, Pensacola, FL 32514-4589

IN THE CIRCUIT COURT OF
ESCAMBIA COUNTY, FLORIDA

ERNIE LEE MAGAHA
CLERK OF CIRCUIT COURT
ESCAMBIA COUNTY, FL

STATE OF FLORIDA

2006 JUN -7 P 6:06 CASE NO: 2006 CF 000732 A
DIVISION: F

vs

COURT DIVISION
FILED & RECORDED

RAYMOND HODGES SWEATMAN III
704 CONCORDIA BLVD
PENSACOLA FL 32505

W/M DOB: 07/05/1965

Case: 2006 CF 000732 A



00096901714

Dkt: CF361 Pg#:

JUDGMENT AGAINST DEFENDANT FOR ATTORNEY'S FEES AND COSTS

It is hereby ordered and adjudged that the above-named defendant shall pay to the Clerk of the Circuit Court on behalf of the State of Florida, the sum of \$ 150.00, which the Court has determined to be the reasonable value for the assistance of Court-appointed counsel and for taxable costs in this cause, plus an additional \$ 40.00 Application Fee to be deposited into the Indigent Criminal Defense Trust Fund, for a total of \$ 190.00.

It is further ordered and adjudged that, in accordance with Section 938.29(2)(a), Florida Statutes, a lien is hereby created against all of the property, both real and personal, of the defendant and his/her estate, in the amount aforesaid, in favor of the State of Florida and shall bear interest at the rate set out in s.55.03 Florida Statutes, for which let execution issue.

Payment toward this lien should be made to Honorable Ernie Lee Magaha, Clerk of the Circuit Court, Attn: Circuit Criminal Division, PO Box 333, Pensacola, FL 32591-0333.

Note: You have the right to have a hearing with respect to the appropriateness of the Public Defender fee imposed by the Court. If you wish to have a hearing, you must file a written request with the Court within ten days of the date hereof.

DONE AND ORDERED this 7th day of June, 2006

Judge

cc: Defendant

Recorded in Public Records 03/07/2007 at 03:07 PM OR Book 6101 Page 117,
Instrument #2007022363, Ernie Lee Magaha Clerk of the Circuit Court Escambia
County, FL

IN THE COUNTY COURT IN AND
FOR ESCAMBIA COUNTY, FLORIDA

CASE NO. 2006-SC-006664

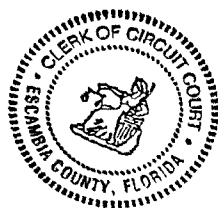
TARGET NATIONAL BANK
- TARGET VISA,

Plaintiff,

vs.

SONDRA M SWEATMAN

Defendant(s)/



CERTIFIED TO BE A TRUE COPY
OF THE ORIGINAL ON FILE IN THIS OFFICE
WITNESS MY HAND AND OFFICIAL SEAL
ERNIE LEE MAGAHA, CLERK
CIRCUIT COURT AND COUNTY COURT
ESCAMBIA COUNTY FLORIDA

BY Cynthia Yuen D C
DATE 6-5-2007

AGREED FINAL JUDGMENT

THIS CAUSE, having come before the Court and the Court having reviewed the pleadings and being otherwise duly advised in the premises,

IT IS ADJUDGED that plaintiff, TARGET NATIONAL BANK - TARGET VISA, recover from the defendant(s), SONDRA M SWEATMAN, the sum of \$2480.99 on principal and \$175.00 for costs making a total of \$2655.99 that shall bear interest at the rate of 11% per year, for which let execution issue.

IT IS FURTHER ORDERED AND ADJUDGED that the defendant(s) shall complete the attached Florida Small Claims Rules Form 7.343 (Fact Information Sheet) and return it to Zakheim & Associates, P.A., 1045 South University Drive, Suite 202, Plantation, Florida 33324, within 45 days from the date of this final judgment, unless the final judgment is satisfied 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 Zakheim & Associates, P.A.

ORDERED in ESCAMBIA County, Florida, this 20 day of March, 2007.

[Signature]
COUNTY JUDGE

Plaintiff's Address:

TARGET NATIONAL BANK - TARGET VISA, 3701 Wayzata Boulevard, Minneapolis MN 55416,
Account No: XXXXXXXXXX

Copies furnished to:

Sasha Haro, Esq., Zakheim & Associates, P.A., 1045 S. University Dr., Ste. # 202, Plantation, FL 33324
SONDRA M SWEATMAN, , 7744 DEBORAH DR, , PENSACOLA FL 32514-4589, ***-**-4947

THIS IS AN ATTEMPT TO COLLECT A DEBT AND INFORMATION OBTAINED WILL BE USED
FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR.
File Number: 3000145803.001

Case: 2006 SC 006664
00012537343
Dkt: CC1033 Pg#: 3

IN THE COUNTY COURT IN AND
FOR ESCAMBIA COUNTY, FLORIDA

CASE NO. 2006-SC-006664

TARGET NATIONAL BANK
- TARGET VISA,

Plaintiff,

vs.

SONDRA M SWEATMAN

Defendant(s)/

Fact Information Sheet

Full Legal Name: _____
Nickname or Aliases: _____
Residence Address: _____
Mailing Address (if different): _____
Telephone Numbers: (Home) _____ (Business) _____
Name of Employer: _____
Address of Employer: _____
Position or Job Description: _____
Rate of Pay: \$ _____ per _____. Average Paycheck: \$ _____ per _____
Average Commissions or Bonuses: \$ _____ per _____. Commissions or bonuses are based on _____.
Other Personal Income: \$ _____ from _____
(Explain details on the back of this sheet or an additional sheet if necessary.)
Social Security Number: _____ Date of Birth: _____
Driver's License Number: _____
Marital Status: _____ Spouse's Name: _____
Spouse's Address (if different): _____
Spouse's Social Security Number: _____ Spouse's Date of Birth: _____
Spouse's Employer: _____
Spouse's Average Paycheck or Income: \$ _____ per _____
Other Family Income: \$ _____ per _____ (Explain details on back of this sheet or an additional sheet if necessary.)
Names and Ages of All Your Children (and addresses if not living with you): _____

Who is Your head of household? ☐ You ☐ Spouse ☐ Other Person
Checking Account(s) at: _____ Account Number(s): _____
Savings Account(s) at: _____ Account Number(s): _____

(Describe all other accounts or investments you may have, including stocks, mutual funds, savings bonds, or annuities, on the back of this sheet or an additional sheet if necessary.)

• For Real Estate (land) You Own or Are Buying:

Address: _____
All Names on Title: _____
Mortgage Owed to: _____
Balance Owed on Mortgage: _____
Monthly Payment on Mortgage: \$ _____
(Attach a copy of the deed or mortgage, or list the legal description of the property on the back of this sheet or an additional sheet if necessary. Also provide the same information on any other property you own or are buying.)

• For All Motor Vehicles You Own or Are Buying:

Year / Make / Model: _____ Color: _____
Vehicle ID#: _____ Tag No: _____ Mileage: _____
Names on Title: _____ Present Value: \$ _____
Loan Owed To: _____
Balance Owed on Loan: \$ _____
Monthly Payment: \$ _____ (List all other automobiles, as well as other vehicles, such as boats, motorcycles, bicycles, or aircraft, on the back of this sheet or another sheet if necessary.)

• Have you given, sold, loaned, or transferred any real or personal property worth more than \$100 to any person in the last year? If your answer is "yes," describe the property and sale price, and give the name and address of the person who received the property on the back of this sheet or another sheet if necessary.

• Does anyone owe you money? Yes / No Amount Owed: \$ _____
Name and Address of Person Owing You Money: _____

Reason Money is Owed: _____

Attach copies of the following:

(a) your last pay stub; (b) your last 3 statements for each bank, savings, credit union, or other financial account; (c) your motor vehicle registrations and titles; and (d) any deeds or titles to any real or personal property you own or are buying, or leases to property you are renting

UNDER PENALTY OF PERJURY, I SWEAR OR AFFIRM THAT THE FOREGOING ANSWERS ARE TRUE AND COMPLETE.

Judgment Debtor - SONDRAM

SWEATMAN
STATE OF FLORIDA
COUNTY OF

The foregoing instrument was acknowledged before me this _____ day of _____, 20____, by _____, who is personally known to me or has produced _____ as identification and who did / did not take an oath.

WITNESS my hand and seal this _____ day of _____, 20____.

Notary Public

MAIL OR DELIVER THIS FORM TO THE CLERK OF COURT, AND MAIL OR DELIVER A COPY OF THE COMPLETED FORM TO ZAKHEIM & ASSOCIATES, P.A., 1045 SOUTH UNIVERSITY DRIVE, SUITE 202, PLANTATION, FLORIDA 33324.

IN THE COUNTY COURT IN AND
FOR ESCAMBIA COUNTY, FLORIDA

CASE NUMBER: 2006-SC-006664

TARGET NATIONAL BANK

Plaintiff,

vs.

SONDRA M SWEATMAN

Defendant(s).

CONTEMPT ORDER

This cause, having come before the court on Plaintiff's Motion and Notice of Hearing for Contempt and the Defendant having been duly noticed for the hearing and the court having reviewed the pleadings and being otherwise duly advised in the premises, it is:

ORDER and ADJUDGED as follows:

1. By way of this court's judgment entered 03/02/2007, SONDRA M SWEATMAN was ordered to complete and return a Fact Information Sheet to plaintiff.
2. SONDRA M SWEATMAN has failed to return a completed Fact Information Sheet to plaintiff and, due to this failure, is hereby found to be in contempt of this court's order.
3. SONDRA M SWEATMAN shall have the opportunity to purge this contempt by returning a complete and fully executed Fact Information Sheet to Plaintiff within 10 days of the date of this Order.
4. Plaintiff shall recover from SONDRA M SWEATMAN the sum of \$300.00 for having to bring this matter before the court, for which sum let execution issue.

DONE and ORDERED in ESCAMBIA County, Florida, this 24th day of July, 2007.

Judge

Copies to:

Zakheim & Associates, P.A., 1045 South University Drive, Suite 202, Plantation, Florida 33324

SONDRA M SWEATMAN, 7744 DEBORAH DR, PENSACOLA FL 32514-4589

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

Z&A File Number: 3000145803.001

Case: 2006 SC 006664

00024525207

Dkt: CC1071 Pg#: 1

Recorded in Public Records 06/05/2009 at 03:49 PM OR Book 6468 Page 1551,
Instrument #2009037672, Ernie Lee Magaha Clerk of the Circuit Court Escambia
County, FL

IN THE COUNTY COURT
IN AND FOR ESCAMBIA COUNTY, FLORIDA

CASE NO: 2007-SC-008272

CACV OF COLORADO, LLC,
Plaintiff,

DEFAULT FINAL JUDGMENT

vs.

SONDRA SWEATMAN,
Defendant(s)

IT IS HEREBY ORDERED AND ADJUDGED THAT:

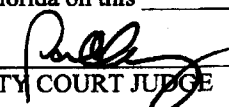
Plaintiff whose address is 4340 S. Monaco, Second Floor, Denver, CO 80237 shall
recover from Defendant(s), SONDRA SWEATMAN, the principal sum of \$1,159.37, attorney's
fees in the amount of \$ 750, court costs in the amount of \$230.00, interest in the amount
of \$1,468.75, the total of which shall bear interest at the rate of 8% per annum, for all of the
above let execution issue.

IT IS FURTHER ORDERED AND ADJUDGED THAT:

The Defendant(s) shall complete Florida Rules Form 1.977 (Fact Information Sheet) and
return it to the Plaintiff's attorney, within 45 days from the date of this Final Judgment unless it
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 the Fact Information Sheet and return it to the Plaintiff's attorney.

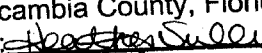
DONE AND ORDERED at ESCAMBIA County, Florida on this 26 day of
June, 2009.


COUNTY COURT JUDGE

Copies furnished to:
LAW OFFICES OF ANDREU, PALMA & ANDREU, PL
701 SW 27th Avenue, Ste. 900
Miami, FL 33135.

SONDRA SWEATMAN
7744 N DEBORAH DR
PENSACOLA FL 32514

07-11143

Certified to be a true copy of
the original on file in this office.
Witness my hand and official seal
ERNIE LEE MAGAHA
Clerk of the Circuit Court
Escambia County, Florida
By: 
Date: October 2, 2009



ERNE LEE MAGAHA
CLERK OF CIRCUIT COURT
2009 JUN -3 10 24 AM
COUNTY CIVIL DIVISION
FILED & RECORDED

Case: 2007 SC 008272

00075063962

Dkt: CC1033 Pg# 1

IN THE COUNTY COURT IN AND FOR ESCAMBIA
COUNTY, FLORIDA

CIVIL DIVISION

CASE NO: 2008-SC-006742

FLORIDA CREDIT SOLUTIONS, LLC.,

Plaintiff,

vs.

SONRDA M SWEATMAN,

Defendant,

ERNIE LEE MAGAHA
CLERK OF CIRCUIT COURT
ESCAMBIA COUNTY, FL

2009 OCT 19 A 9:23

COUNTY CIVIL DIVISION
FILED & RECORDED

DEFAULT FINAL JUDGMENT

IT IS ADJUDGED THAT, pursuant to Fla. Sm. Cl. R. 7.170(a) and (b), Plaintiff, FLORIDA CREDIT SOLUTIONS, LLC., (whose address is: 800 Douglas Road, North Tower, Suite 450, Coral Gables, FL 33134) recover from Defendant, SONRDA M SWEATMAN, Social Security Number [REDACTED] the sum of \$875.51 on principal, costs in the sum of \$195.00 and prejudgment interest of \$316.81, that shall bear interest at the rate of 8%, for which let execution issue.

It is further ordered and adjudged that the Defendant shall complete Florida Small Claims Rules Form 7.343 (Fact Information Sheet) and return it to plaintiff's attorney within 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 to complete form 7.343 and return it to the plaintiff's attorney.

DONE AND ORDERED in ESCAMBIA County, Florida this 16 day of October

2009.


COUNTY COURT JUDGE

Copies furnished to:

Joseph F. Rosen, Esq.
Attorney for Plaintiff
Pollack & Rosen, P.A.
800 Douglas Road, Suite 450
Coral Gables, Florida 33134
Telephone No: 305-448-0006

File Number: 1155170

SONRDA M SWEATMAN
7744 DEBORAH DR
PENSACOLA FL 32514-1589

Case: 2008 SC 006742

00077514705

Dkt: CC1033 Pg#: 1

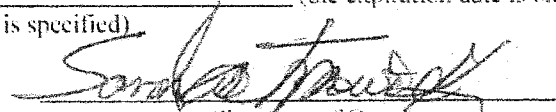
Notice of Commencement

Permit No. _____
Parcel I.D. No. 211S302700550023

State of Florida

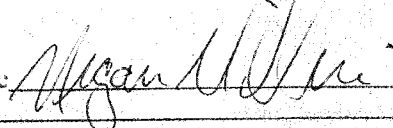
THE UNDERSIGNED hereby gives notice that improvements will be made to certain real property, and in accordance with Chapter 713, Florida Statutes, the following information is provided in this Notice of Commencement.

1. Description of Property: 211S302700550023 7744 DEBORAH DR 32514
2. General description of improvement: RE-ROOF W/ASPHALT ARCHITECTURAL SHINGLES
3. Owner information:
 - a. Name & Address: TRAWICK SONDR
3117 ABEL AVE PACE, FL 32571
 - b. Interest in Property: _____
 - c. Name and address of fee simple titleholder (other than owner): _____
4. Contractor's Name & Address: SOLID ROOFING, INC.
4215 N P Street - Pensacola, FL 32505 (850) 433-2744
5. Surety Information:
 - a. Name & Address: _____
 - b. Phone Number: _____
 - c. Fax Number: _____
 - d. Amount of Bond: \$ _____
6. Lender's Name & Address: _____
 - a. Phone Number: _____
7. Person within the State of Florida designated by owner upon whom notices or other documents may be served as provided by 713.13(1)(a)(7) Florida Statutes:
Name & Address: _____
 - a. Phone Number: _____
 - b. Fax Number: _____
8. In addition to himself, owner designates _____ of _____ to receive a copy of Lienor's Notice as provided in Section 713.13(1)(b), Florida Statutes.
9. Expiration date of Notice of Commencement _____ (the expiration date is one (1) year from the date of recording unless a different date is specified)


Signature of Owner

State of Florida
County of ESCAMBIA

The following instrument was acknowledged before me this 29th day of March, 20 21, by Sondra Trawick who is personally known to me or who produced DL as identification.

Notary Signature 
Name (print) _____

Prepared By:
Name: Brent Etheridge
Address: 4215 N P Street
City: Pensacola, FL 32505

