



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

0822-22

Part 1: Tax Deed Application Information

Applicant Name Applicant Address	TLOA OF FLORIDA LLC CAPITOL ONE BANK, C/O TLOA HOLDINGS, LLC PO BOX 54077 NEW ORLEANS, LA 70154-4077	Application date	Jul 23, 2021
Property description	RICHARDS CHESTER A & DORIS E TRUSTEES C/O MARK S RICHARDS 3353 BARKS LN CRESTVIEW, FL 32539 1815 JOHN CARROLL DR 03-2813-100 N 181 5/10 FT OF E 132 FT OF W 528 FT OF SW 1/4 OF SE 1/4 PART OF LT F BLK 6 ABB S/D PB 1 P 82 OR 42 (Full legal attached.)	Certificate #	2019 / 1390
		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)
# 2019/1390	06/01/2019	1,647.92	82.40	1,730.32
→Part 2: Total*				1,730.32

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)
# 2021/1186	06/01/2021	1,766.61	6.25	88.33	1,861.19
# 2020/1518	06/01/2020	1,690.69	6.25	84.53	1,781.47
Part 3: Total*					3,642.66

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)	5,372.98
2. Delinquent taxes paid by the applicant	0.00
3. Current taxes paid by the applicant	0.00
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)	5,747.98

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: Shirley Rich, CFA
Signature, Tax Collector or Designee

Escambia, Florida
Date August 5th, 2021

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>08/01/2022</u>	
Signature, Clerk of Court or Designee	

INSTRUCTIONS

PLUS \$6.25

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.

N 181 5/10 FT OF E 132 FT OF W 528 FT OF SW 1/4 OF SE 1/4 PART OF LT F BLK 6 ABB S/D PB 1 P 82 OR 421/5977 P 606/323 LESS N 33 FT FOR RD R/W

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512
R. 12/16

Application Number: 2100628

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,

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

hold the listed tax certificate and hereby surrender the same to the Tax Collector and make tax deed application thereon:

Account Number	Certificate No.	Date	Legal Description
03-2813-100	2019/1390	06-01-2019	N 181 5/10 FT OF E 132 FT OF W 528 FT OF SW 1/4 OF SE 1/4 PART OF LT F BLK 6 ABB S/D PB 1 P 82 OR 421/5977 P 606/323 LESS N 33 FT FOR RD R/W

I agree to:

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

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

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

07-23-2021
Application Date

Applicant's signature



Chris Jones Escambia County Property Appraiser

[Real Estate Search](#)


[Tangible Property Search](#)

[Sale List](#)


[Back](#)

Nav. Mode ☒ Account ☐ Parcel ID

[Printer Friendly Version](#)

General Information					
Parcel ID:	3115301901065007				
Account:	032813100				
Owners:	RICHARDS CHESTER A & DORIS E TRUSTEES FOR RICHARDS FAMILY TRUST				
Mail:	C/O MARK S RICHARDS 3353 BARKS LN CRESTVIEW, FL 32539				
Situs:	1815 JOHN CARROLL DR 32504				
Use Code:	SINGLE FAMILY RESID 				
Taxing Authority:	COUNTY MSTU				
Tax Inquiry:	Open Tax Inquiry Window				
Tax Inquiry link courtesy of Scott Lunsford Escambia County Tax Collector					

Assessments					
Year	Land	Imprv	Total	Cap Val	
2021	\$17,100	\$101,058	\$118,158	\$117,705	
2020	\$17,100	\$89,905	\$107,005	\$107,005	
2019	\$17,100	\$83,960	\$101,060	\$101,060	
Disclaimer					
Market Value Breakdown Letter					
Tax Estimator					
File for New Homestead Exemption Online					
Report Storm Damage					

Sales Data					
Sale Date	Book	Page	Value	Type	Official Records (New Window) 
08/2006	5977	323	\$100	WD	
Official Records Inquiry courtesy of Pam Childers Escambia County Clerk of the Circuit Court and Comptroller					

2021 Certified Roll Exemptions	
None	
Legal Description	
N 181 5/10 FT OF E 132 FT OF W 528 FT OF SW 1/4 OF SE 1/4 PART OF LT F BLK 6 ABB S/D PB 1 P 82 OR 421/5977 P 606/323...	
Extra Features	
BLOCK/BRICK GARAGE	

Parcel Information		Launch Interactive Map	
Section Map Id: 31-15-30-2			
Approx. Acreage: 0.4439			
Zoned: MDR			
Evacuation & Flood Information Open Report			
		View Florida Department of Environmental Protection(DEP) Data	
		Buildings	

Structural Elements

DWELLING UNITS-1

FLOOR COVER-CARPET

HEAT/AIR-CENTRAL H/AC

NO. PLUMBING FIXTURES-6

NO. STORIES-1

ROOF COVER-COMPOSITION SHG

ROOF FRAMING-GABLE

STORY HEIGHT-0

STRUCTURAL FRAME-WOOD FRAME

Areas - 2356 Total SF

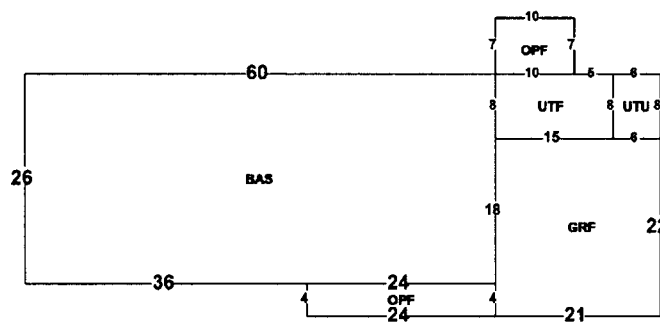
BASE AREA - 1560

GARAGE FIN - 462

OPEN PORCH FIN - 166

UTILITY FIN - 120

UTILITY UNF - 48



Images



2/20/19

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

Last Updated-08/20/2021 (tc.3627)

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **TLOA OF FLORIDA LLC CAPITAL ONE BANK** holder of **Tax Certificate No. 01390**, 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:

**N 181 5/10 FT OF E 132 FT OF W 528 FT OF SW 1/4 OF SE 1/4 PART OF LT F BLK 6 ABB S/D PB
1 P 82 OR 421/5977 P 606/323 LESS N 33 FT FOR RD R/W**

SECTION 31, TOWNSHIP 1 S, RANGE 30 W

TAX ACCOUNT NUMBER 032813100 (0822-22)

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

CHESTER A RICHARDS TRUSTEE and DORIS E RICHARDS TRUSTEE

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 August, which is the **1st** day of **August 2022**.

Dated this 20th day of December 2021.

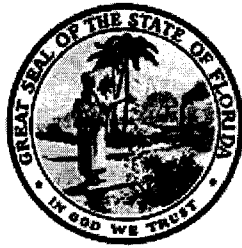
In accordance with the AMERICANS WITH DISABILITIES ACT, if you are a person with a disability who needs special accommodation in order to participate in this proceeding you are entitled to the provision of certain assistance. Please contact Emily Hogg not later than seven days prior to the proceeding 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

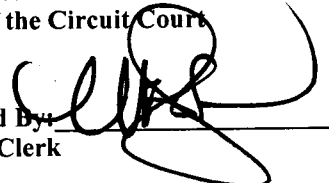
**PAM CHILDERS, CLERK OF THE CIRCUIT COURT
Tax Certificate Redeemed From Sale
Account: 032813100 Certificate Number: 001390 of 2019**

Payor: PAMELA WEEKLEY 17 NORTH DRIVE SHALIMAR FL 32579 Date 4/25/2022

Clerk's Check # 5507353665
Tax Collector Check # 1

Clerk's Total \$544.92
Tax Collector's Total \$6,875.09
Postage \$60.00
Researcher Copies \$0.00
Recording \$10.00
Prep Fee \$7.00
Total Received ~~\$7,497.01~~

Reduced to 6,144.77
**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>**

April 22, 2022

Please find enclosed a cashier's check in the amount of \$6,744.77. This represents the past due property taxes (2018-2020) for Acct # 03-2813-100, at address of 1815 John Carroll Drive, Pensacola, Florida 32504. If you need any further information, please give me a call at 850-855-5069.

Thank you so much for your kind assistance!

Sincerely,
Pamela J. Heukley
17 North Drive
Shalimar, Fla 32579

CERTIFIED MAIL

Weekley
17 North Ave
Shalimar Fla
32579



7022 0410 0002 5552 1781

PEN
221



1000

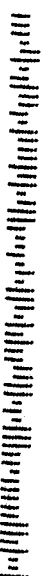


32502

U.S. POSTAGE PAID
FORT WALTER
32548
APR 22, 22
AMOUNT
\$7.38
R2305H127645-1

Columbia Clark of Court
221 Palatka Place, Suite 110
Pomaco, Fla. 32502

32502-583335



Pam Childers
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY FLORIDA
INST# 2022041597 4/25/2022 1:59 PM
OFF REC BK: 8769 PG: 1492 Doc Type: RTD

RELEASE OF NOTICE OF APPLICATION FOR TAX DEED

Pursuant to § 197.502(5)(c), Florida Statutes, the Escambia County Clerk of Court fully releases the Notice of Tax Deed Application recorded at Official Records Book 8687, Page 1230, of Escambia County, for the tax certificate, tax deed, and property described below:

Tax Certificate No. Certificate No. 01390, issued the 1st day of June, A.D., 2019

TAX ACCOUNT NUMBER: 032813100 (0822-22)

DESCRIPTION OF PROPERTY:

N 181 5/10 FT OF E 132 FT OF W 528 FT OF SW 1/4 OF SE 1/4 PART OF LT F BLK 6 ABB S/D PB
1 P 82 OR 421/5977 P 606/323 LESS N 33 FT FOR RD R/W

SECTION 31, TOWNSHIP 1 S, RANGE 30 W

NAME IN WHICH ASSESSED: CHESTER A RICHARDS TRUSTEE and DORIS E RICHARDS
TRUSTEE

Dated this 25th day of April 2022.



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 #: 03-2813-100 CERTIFICATE #: 2019-1390

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: May 2, 2002 to and including May 2, 2022 Abstractor: Stacie Wright

BY

Michael A. Campbell,
As President
Dated: May 5, 2022

PROPERTY INFORMATION REPORT
CONTINUATION PAGE

May 5, 2022

Tax Account #: **03-2813-100**

1. The Grantee(s) of the last deed(s) of record is/are: **CHESTER A RICHARDS AND DORIS E RICHARDS OR SUCCESSOR TRUSTEES OF THE RICHARDS FAMILY TRUST DATED AUGUST 22, 2006**

By Virtue of Warranty Deed recorded 12/31/1968 in OR 421/606/ and Deed of Realty recorded 8/24/2006 in OR 5877/323

NOTE: DEATH CERTIFICATE FOR CHESTER A RICHARDS RECORDED IN OFFICIAL RECORDS BOOK 6430 PAGE 570

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. NONE

4. Taxes:

Taxes for the year(s) NONE are delinquent.

Tax Account #: 03-2813-100

Assessed Value: \$107,005.00

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: AUG 1, 2022

TAX ACCOUNT #: 03-2813-100

CERTIFICATE #: 2019-1390

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 type="checkbox"/>	<input checked="" type="checkbox"/>	Notify Escambia County, 190 Governmental Center, 32502
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Homestead for <u>2021</u> tax year.

**CHESTER A RICHARDS AND
DORIS E RICHARDS
C/O MARK S RICHARDS
3353 BARKS LANE
CRESTVIEW, FL 32539**

**CHESTER A RICHARDS AND
DORIS E RICHARDS
C/O MARK S RICHARDS
1815 JOHN CARROLL DRIVE
PENSACOLA, FL 32504**

Certified and delivered to Escambia County Tax Collector, this 5th day of May, 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

May 5, 2022

Tax Account #:03-2813-100

**LEGAL DESCRIPTION
EXHIBIT "A"**

**N 181 5/10 FT OF E 132 FT OF W 528 FT OF SW 1/4 OF SE 1/4 PART OF LT F BLK 6 ABB S/D PB 1
P 82 OR 421/5977 P 606/323 LESS N 33 FT FOR RD R/W**

SECTION 31, TOWNSHIP 1 S, RANGE 30 W

TAX ACCOUNT NUMBER 03-2813-100(0822-22)

THIS INSTRUMENT WAS PREPARED BY:
J. NIXON DANIEL, JR.
OF BEGGS, LANE, DANIEL, GAINES & DAVIS
700 BREWSTER AVENUE, PENSACOLA, FLORIDA

State of Florida
Escambia County

1040 Sub Stamps
412 Stamps
212 Recd Sub
421 PAGE 606

WARRANTY DEED

Form 148
Revised and Paid 1968
MAYOR PRINTING CO.
PENSACOLA, FLA.

Know All Men by These Presents: That we, Roscoe Watson and Evie Nell
Watson, husband and wife,

for and in consideration of One Hundred Dollars and other good and valuable
considerations

the receipt whereof is hereby acknowledged, do bargain, sell, convey and grant unto Chester A. Richards
and Doris E. Richards, husband and wife, Pensacola, Florida,

1720 West Romana Street, Pensacola, Fla. 32501
their heirs, executors, administrators and assigns, forever, the following described real property,
situate, lying and being in the County of Escambia State of Florida
to-wit:

The North 181.5 feet of the East 132 feet of the West 528
feet of the Southwest Quarter of the Southeast Quarter of
Section 31, Township 1 South, Range 30 West, Escambia
County, Florida, less the North 33 feet thereof for road
right-of-way.

There is excepted from the warranties hereinafter contained any restrictions
and easements of record in Escambia County, Florida, and the lien of ad
valorem real property taxes for 1969 and subsequent years.



372513
FILED & RECORDED
THE PUBLIC RECORDS OF
ESCAMBIA COUNTY, FLA.
Dec 31 2 37 PM '68
JOS. A. DANIEL, JR., CLERK
ESCAMBIA COUNTY

Together with all and singular the tenements, hereditaments and appurtenances thereto in anywise apper-
taining, free from all exemptions and right of homestead.

And we covenant that we are well seized of an infee-simple
estate in fee simple in the said property, and have a good right to convey the same; that it is free of lien or encum-
brance, and that we, our heirs, executors and administrators, the said grantee their heirs,
executors, administrators and assigns, in the quiet and peaceable possession and enjoyment thereof, against all persons
lawfully claiming the same, shall and will forever warrant and defend.

IN WITNESS WHEREOF, we have hereunto set our hand and seal this 30th
day of December A.D. 1968.

Signed, sealed and delivered in the presence of

Matthew M. McElroy

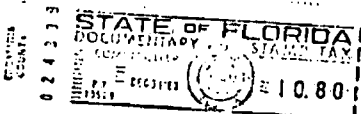
Roscoe Watson (SEAL)

Evie Nell Watson (SEAL)

(SEAL)

(SEAL)

State of Florida
Escambia County



Before the subscriber personally appeared Roscoe Watson
and Evie Nell Watson

his wife, known to me, and known to me to be the individual described by said name in and who executed the
foregoing instrument, I have acknowledged that she executed the same for the uses and purposes therein set forth.

Given under my hand and official seal this 30th day of December 1968



J. P. Daniel Notary Public,
State of Florida, At Large
My commission expires 12/31/71

Without benefit of title examination
this instrument was prepared by:
John P. Welch, P.A.
1017 North 12th Avenue
Pensacola, FL 32501
(850) 432-7604

DEED OF REALTY

STATE OF FLORIDA
COUNTY OF ESCAMBIA

We, CHESTER A. RICHARDS and DORIS E. RICHARDS, husband and wife, for in consideration of Ten Dollars (\$10.00) and other good and valuable considerations, the receipt of which is hereby acknowledged, do bargain, sell and grant unto CHESTER A. RICHARDS and DORIS E. RICHARDS as the trustees of the RICHARDS FAMILY TRUST dated August 22, 2006, 1815 John Carroll, Pensacola, Florida 32504, their successors and assigns, forever, the real property described as follows:

The North 181.5 feet of the East 132 feet of the West 528 feet of the SW 1/4 of the SE 1/4 less and except the North 33 feet for road right of way described in Official Records Book 421 at Page 606 of the public records of Escambia County, Florida, all being a part of Lot F, Block 6 ABB Subdivision according to plat thereof recorded in Plat Book 1, page 82 of the public records of Escambia County, Florida.

PARCEL IDENTIFICATION NUMBER: 31-1S-30-1901-065-007

Together with all and singular the tenements, hereditaments and appurtenances there-unto belonging or in anywise appertaining with full power in the Trustee under the trust (i) to sell, exchange or otherwise dispose of the trust property at public or private sale for cash or on terms; to lease the trust property for any term notwithstanding the period of the trust; to grant options to buy for any period including a period beyond the duration of the trust; and to determine the prices and terms of sales, exchanges, leases and options; (ii) to operate, maintain, repair, rehabilitate, alter, improve or remove any improvements on the trust property; to subdivide the trust property; to grant easements, give consents and make contracts relating to the trust property or its use; and to release or dedicate any interest in the trust property; (iii) to mortgage the trust property; (iv) to take any action with respect to conserving or realizing upon the value of the trust property; (v) to execute contracts, notes, conveyances and other instruments, including instruments containing covenants, representations and warranties binding upon and creating a charge against the trust property and containing provisions excluding personal liability; and (vi) to execute an acknowledged instruments as to the facts stated in the instrument with respect to the provisions of the Trust Agreement, with respect to whether the Trust Agreement is in full force and effect and whether it has been amended or revoked, and with respect to the identity of the incumbent trustee and any purchaser, exchangee, lessee, optionee, mortgagee or other person dealing with

the trustee may rely conclusively for all purposes upon such acknowledged instrument.

The above described property is the homestead property of the Grantors in which they reserve a life estate.

IN WITNESS WHEREOF, We have hereunto set our hands and seal this
22nd day of August, 2006.

Signed, sealed and delivered
in the presence of:

[Signature]

Witness

Print Name: John P. Welch

[Signature]
CHESTER A. RICHARDS

[Signature]

Witness

Print Name: Mickelle Jones

[Signature]
DORIS E. RICHARDS

STATE OF FLORIDA
COUNTY OF ESCAMBIA

The foregoing was acknowledged before me on this 22nd day of August, 2006, by
CHESTER A. RICHARDS and DORIS E. RICHARDS who are personally known to me or who
have produced _____ as identification
and who did take an oath.

- SEAL -

[Signature]
NOTARY PUBLIC
Type or Print Name
My commission expires:

