

### **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

DU12-104

Part 1: Tax Deed	Appl	ication Infor	mation		·				
Applicant Name Applicant Address	KEYS FUNDING LLC - 1019 US BANK CF KEYS FUNDING LLC - 1019 PO BOX 645040 CINCINNATI, OH 45264-5040			Application date			Apr 22, 2021		
Property description	ROLOPH PRITCHETT SHONDRA			Certi	ficate#		2019 / 3615		
	5505 MAYFAIR DR 07-3321-000		Date certificate issued		ıed	06/01/2019			
Part 2: Certificate	es Ov	vned by App	licant and	filed wi	ith Tax Deed	Appli	cation		
Column 1 Certificate Numbe	er	Column Date of Certific			olumn 3 unt of Certificate		Column 4 Interest		Column 5: Total (Column 3 + Column 4)
# 2019/3615		06/01/20	)19		668.56		;	33.43	701.99
→Part 2: Total*				701.99					
Part 3: Other Cer	rtifica	tes Redeeme	d by Apı	olicant (O	ther than Co	unty)			
Column 1 Certificate Number	Da	Column 2 ate of Other ertificate Sale	Face A	mn 3 mount of ertificate	ount of Tax Collector's Fee		Total (Column 3 + Column 4 + Column 5)		
# 2020/3934	0	6/01/2020		664.01	1 6.25		3	3.20	703.46
	•			'			Part 3: T	otal*	703.46
Part 4: Tax Colle	ctor	Certified Am	ounts (Li	nes 1-7)					
Cost of all certi	ificates	s in applicant's	possessio	and other			d by applicant f Parts 2 + 3 a	bove)	1,405.45
2. Delinquent taxe	es paid	d by the applica	ınt						0.00
3. Current taxes p	oaid by	the applicant							599.56
4. Property inform	nation	report fee							200.00
5. Tax deed appli	cation	fee	-						175.00
6. Interest accrue	d by ta	ax collector und	ler s.197.5	42, F.S. (s	ee Tax Collecto	r Instr	uctions, page 2	2)	0.00
7. <b>Total Paid</b> (Lines 1-6) 2,380.0									
I certify the above in have been paid, and						/ inforr	nation report f	ee, an	d tax collector's fees
Escambia, Florida									
Sign here: Signature, plax Collector or Designee Date May 4th, 2021									

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

Pai	t 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	on fees		
11.	Recording fee for certificate of notice			
12.	Sheriff's fees			
13.	Interest (see Clerk of Court Instructions, page 2)			
14.		Total Paid (L	ines 8-13)	
15.	Plus one-half of the assessed value of homestead property, if applica F.S.	able under s. 197.5	02(6)(c),	34,807.00
16.	Statutory opening bid (total of Lines 7, 14, 15, and 16 if applicable)			
Sign	here: Signature, Clerk of Court or Designee	Date of sale	4 April 2022	_

#### 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.

## **APPLICATION FOR TAX DEED**

512 R. 12/16

Section 197.502, Florida Statutes

Application Number: 2100439

To: Tax Collector of	ESCAMBIA COUNTY	_, Florida	
I,			
KEYS FUNDING LLC -	1019		
US BANK CF KEYS FU	NDING LLC - 1019		
PO BOX 645040 CINCINNATI, OH 4520	84 5040		
•	•	e same to the Tay	Collector and make tax deed application thereon:
noid the listed tax certi	noate and hereby sufferiori the	e same to the rax	Collector and make tax deed application thereon.
Account Number	Certificate No.	Date	Legal Description
07-3321-000	2019/3615	06-01-2019	LOT 42 BLK B 1ST ADDN TO FOREST PARK PB 3 P 10/43/92 OR 7338 P 743
			<del></del>
I agree to:			
-	ent taxes, if due and		
. , ,	·	Surf A surf for an	anian and
	utstanding tax certificates plus	•	•
<ul> <li>pay all deline</li> </ul>	quent and omitted taxes, plus i	nterest covering th	e property.
	collector's fees, property informations, if applicable.	ation report costs, (	Clerk of the Court costs, charges and fees, and
Attached is the tax sa which are in my posse	•	ication is based and	d all other certificates of the same legal description
Electronic signature	on file		
KEYS FUNDING LL			
	FUNDING LLC - 1019		
PO BOX 645040 CINCINNATI, OH	45264 <u>-</u> 5040		
5.11011117(11, O11	1020   0010		<u>04-22-2021</u>
			Application Date

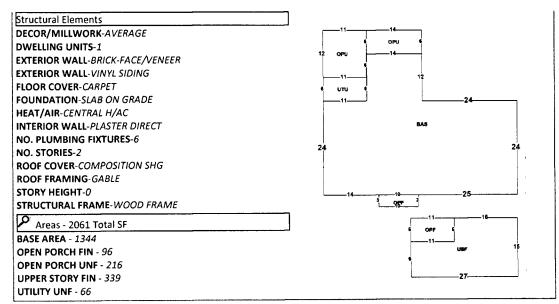
Applicant's signature

**Real Estate Search** 

**Tangible Property Search** 

Sale List

General Inforn	nation		Assessi	nents				
Reference:	362\$301500420002		Year	Land	Imprv	Total	Cap Val	
Account:	073321000		2020	\$7,000	\$70,223	\$77,223	\$69,61	
Owners:	ROLOPH PRITCHETT	SHONDRA	2019	\$7,000	\$65,623	\$72,623	\$68,04	
∕Mail:	5505 MAYFAIR DR	3113142101	2018	\$7,000	\$63,826	\$70,826	\$66,78	
	PENSACOLA, FL 3250	)6-5324		<b>4</b> 7,000				
iitus:	5505 MAYFAIR DR 3	•			Disclaime	er		
Jse Code: 'axing	SINGLE FAMILY RESI	o <b>ب</b>	Market Value Breakdown Letter				er	
Authority:	COUNTY MSTU				Tax Estima	itor		
ax Inquiry:	Open Tax Inquiry Wi		<b> </b>					
	courtesy of Scott Luns ty Tax Collector	ford	Fil	e for New I	lomestead	Exemption	Online	
				Rej	ort Storm [	Damage		
Sales Data			2020 C	ertified Roll E	xemptions			
Sale Date	Book Page Value T	Official Records	HOMES	STEAD EXEMP	TION			
		(New Window)	Legal Description					
	7338 743 \$37,000 \	-,-	LOT 42	BLK B 1ST AD	DN TO FORES	T PARK PB 3 F	10/43/92	
Official Records Inquiry courtesy of Pam Childers				OR 7338 P 743				
Escambia County Clerk of the Circuit Court and Comptroller			Extra Features					
Joniptronei			CARPO	RT				
			FRAME	BUILDING				
Parcel			-1L	· · ·	5 · · · · · · · · · · · · · · · · ·	Launch Inte	eractive M	
formation								
ection	$\Box$	97	<del></del>					
ap Id:		97	168 4	(4)				
5-2S-30		99A 164	99					
pprox.		99						
creage:		97A						
2003		99	99					
•			196 95A					
oned: 🔑			97	· 				
IDR			97	7 49				
acuation			297	200				
Flood			296	453				
formation			<u>—</u>	443				
pen			293 173	95A	399			
eport		<u></u>	292A	399 399	377			
		292	,					
7	N	ment of Environmenta	. I. Dundand	:am/DED) Dad				
	View Florida Depart		ildings	ion(DEP) Dai	<u>.a</u>			



**Images** 



11/27/18

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

Last Updated:05/10/2021 (tc.86992)

#### **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: 073321000 Certificate Number: 003615 of 2019

Payor: DONNA LIGHT 5505 MAYFAIR DR PENSACOLA, FL 32506-5324 Date 05/12/2021

Clerk's Check # 1	Clerk's Total	\$551/06 \$ 2575
Tax Collector Check # 1	Tax Collector's Total	\$2,44.66
	Postage	\$60.00
	Researcher Copies	\$0.00
	Recording	\$10.00
	Prep Fee	\$7.00
	Total Received	<del>\$3,442.72</del>

2592.97

+90.75 Ge

PAM CHILDERS
Clerk of the Circuit Court

1 \$2683.7

Received By Deputy Clerk

Escambia County Government Complex • 221 Palafox Place Ste 110 • PENSACOLA, FLORIDA 32502 (850) 595-3793 • FAX (850) 595-4827 • http://www.clerk.co.escambia.fl.us

#### **PAM CHILDERS**

CLERK OF THE CIRCUIT COURT ARCHIVES AND RECORDS CHILDSUPPORT CIRCUIT CIVIL CIRCUIT CRIMINAL COUNTY CIVIL COUNTY CRIMINAL DOMESTIC RELATIONS FAMILY LAW JURY ASSEMBLY JUVENILE MENTAL HEALTH MIS OPERATIONAL SERVICES PROBATE TRAFFIC



# COUNTY OF ESCAMBIA OFFICE OF THE CLERK OF THE CIRCUIT COURT

# BRANCH OFFICES ARCHIVES AND RECORDS JUVENILE DIVISION CENTURY

CLERK TO THE BOARD OF COUNTY COMMISSIONERS OFFICIAL RECORDS COUNTY TREASURY AUDITOR

### Case # 2019 TD 003615

Redeemed Date 05/12/2021

Name DONNA LIGHT 5505 MAYFAIR DR PENSACOLA, FL 32506-5324

Clerk's Total = TAXDEED	\$\$51,06 257.5.97
Due Tax Collector = TAXDEED	\$2,8,4.66
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: 073321000 Certificate Number: 003615 of 2019

Redemption Yes Y	pplication Date 04/22/2021	Interest Rate 18%
	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date 04/04/2022	Redemption Date 05/11/2021
Months	12	1
Tax Collector	\$2,380.01	\$2,380.01
Tax Collector Interest	\$428.40	\$35.70
Tax Collector Fee	\$6.25	\$6.25
Total Tax Collector	\$2,814.66	\$2,421.96
Record TDA Notice	\$17.00	\$17.00
Clerk Fee	\$130.00	\$130.00
Sheriff Fee	\$120.00	\$120.00
Legal Advertisement	\$200.00	\$200.00
App. Fee Interest	\$84.06	\$7.01
Total Clerk	\$551.06	\$474.01 CH
Release TDA Notice (Recording)	\$10.00	\$10.00
Release TDA Notice (Prep Fee)	\$7.00	\$7.00
Postage	\$60.00	\$0.00
Researcher Copies	\$0.00	\$0.00
Total Redemption Amount	\$3,442.72	\$2,912.97
	Repayment Overpayment Refund Amount	\$529.75
Book/Page		

Pam Childers
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY FLORIDA
INST# 2021051971 5/12/2021 10:05 AM
OFF REC BK: 8528 PG: 914 Doc Type: TDN

### NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That KEYS FUNDING LLC-1019 holder of Tax Certificate No. 03615, 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:

LOT 42 BLK B 1ST ADDN TO FOREST PARK PB 3 P 10/43/92 OR 7338 P 743

**SECTION 36, TOWNSHIP 2 S, RANGE 30 W** 

TAX ACCOUNT NUMBER 073321000 (0422-64)

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

#### SHONDRA ROLOPH PRITCHETT

Unless said certificate shall be redeemed according to law, the property described therein will be sold to the highest bidder at public auction at 9:00 A.M. on the first Monday in the month of April, which is the 4th day of April 2022.

Dated this 12th 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.

COMPTRO

PAM CHILDERS CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY, FLORIDA

By: Emily Hogg Deputy Clerk

Pam Childers CLERK OF THE CIRCUIT COURT ESCAMBIA COUNTY FLORIDA INST# 2021051986 5/12/2021 10:12 AM OFF REC BK: 8528 PG: 950 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 8528, Page 914, of Escambia County, for the tax certificate, tax deed, and property described below:

Tax Certificate No. Certificate No. 03615, issued the 1st day of June, A.D., 2019

TAX ACCOUNT NUMBER: 073321000 (0422-64)

**DESCRIPTION OF PROPERTY:** 

LOT 42 BLK B 1ST ADDN TO FOREST PARK PB 3 P 10/43/92 OR 7338 P 743

**SECTION 36, TOWNSHIP 2 S, RANGE 30 W** 

NAME IN WHICH ASSESSED: SHONDRA ROLOPH PRITCHETT

Dated this 12th day of May 2021.

COMPTAGE

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 REP	ORT IS ISSUED TO:			
SCOTT LUNSFORD, F	ESCAMBIA COUNTY TAX	X COLLECTOR		
TAX ACCOUNT #:	07-3321-000	CERTIFICATE #:	2019-3615	
REPORT IS LIMITED	TO THE PERSON(S) EXP	E LIABILITY FOR ERROR RESSLY IDENTIFIED BY S) OF THE PROPERTY INI	NAME IN THE PR	ROPERTY
listing of the owner(s) of tax information and a list encumbrances recorded title to said land as listed	of record of the land describe sting and copies of all open in the Official Record Book d on page 2 herein. It is the	e instructions given by the used herein together with curre or unsatisfied leases, mortgates of Escambia County, Floring responsibility of the party nasted is not received, the office	nt and delinquent ac ges, judgments and da that appear to en amed above to verif	d valorem ncumber the fy receipt of
and mineral or any subs	surface rights of any kind or s, boundary line disputes, an	es and assessments due now on nature; easements, restriction and any other matters that wou	ns and covenants of	f record;
		y or sufficiency of any docur le, a guarantee of title, or as		
Use of the term "Report	" herein refers to the Proper	ty Information Report and th	ne documents attach	ned hereto.
Period Searched: Jan	nuary 7, 2002 to and includ	ding January 7, 2022	Abstractor: Co	ody Campbell
ВУ				

Michael A. Campbell,

As President

Dated: January 27, 2022

#### PROPERTY INFORMATION REPORT

**CONTINUATION PAGE** 

January 27, 2022

Tax Account #: 07-3321-000

1. The Grantee(s) of the last deed(s) of record is/are: SHONDRA ROLOPH-PRITCHETT

By Virtue of Warranty Deed recorded 5/4/2015 in OR 7338/743

- 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 United Bank recorded 5/4/2015 OR 7338/745
- 4. Taxes:

Taxes for the year(s) NONE are delinquent.

Tax Account #: 07-3321-000 Assessed Value: \$69,614.00

**Exemptions: HOMESTEAD EXEMPTION** 

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

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

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

#### PERDIDO TITLE & ABSTRACT, INC.

#### PROPERTY INFORMATION REPORT

3050 Concho Drive, Pensacola, Florida 32507 | Phone 850-466-3077

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

**CERTIFICATION: TITLE SEARCH FOR TDA** 

TAX DEED SALE DATE:		APR 4, 2022
TAX ACCOU	J <b>NT</b> #:	07-3321-000
CERTIFICAT	ГЕ #:	2019-3615
those persons,	, firms, and/or agencies having	Statutes, the following is a list of names and addresses of legal interest in or claim against the above-described tificate is being submitted as proper notification of tax deed
	Notify City of Pensacola, P.O. I Notify Escambia County, 190 ( Homestead for <u>2020</u> tax year	Governmental Center, 32502
SHONDRA R	OLOPH-PRITCHETT AKA S	HONDRA FAVE PRITCHETT

SHONDRA ROLOPH-PRITCHETT AKA SHONDRA FAYE PRITCHETT AKA SHONDRA FAYE ROLOPH AKA SHONDRA FAYE MONTANO 5505 MAYFAIR DR PENSACOLA, FL 32506-5324

SHONDRA ROLOPH-PRITCHETT 113 WEST 9TH AVENUE HAVANA, FL 32333

UNITED BANK 200 E. NASHVILLE AVE ATMORE, AL 36502

Certified and delivered to Escambia County Tax Collector, this 27th day of January, 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

January 27, 2022 Tax Account #:07-3321-000

# LEGAL DESCRIPTION EXHIBIT "A"

LOT 42 BLK B 1ST ADDN TO FOREST PARK PB 3 P 10/43/92 OR 7338 P 743

SECTION 36, TOWNSHIP 2 S, RANGE 30 W

TAX ACCOUNT NUMBER 07-3321-000(0422-64)

Recorded in Public Records 05/04/2015 at 09:33 AM OR Book 7338 Page 743, Instrument #2015032971, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording \$18.50 Deed Stamps \$259.00

Prepared by and return to: Emerald Coast Title, Inc. 811 N. Spring Street Pensacola, FL 32501 850-434-3223 File Number: 15-10292

[Space Above This Line For Recording Data]

#### **Warranty Deed**

This Warranty Deed made this 30th day of April, 2015 between Mary Louise Rivenbark, a single woman whose post office address is 5421 Chipper Lane, Pace, FL 32571, grantor, and Shondra Roloph-Pritchett, a single woman whose post office address is 113 West 9th Avenue, Havana, FL 32333, grantee:

(Whenever used herein the terms "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representatives, and assigns of individuals, and the successors and assigns of corporations, trusts and trustees)

Witnesseth, that said grantor, for and in consideration of the sum of TEN AND NO/100 DOLLARS (\$10.00) and other good and valuable considerations to said grantor in hand paid by said grantee, the receipt whereof is hereby acknowledged, has granted, bargained, and sold to the said grantee, and grantee's heirs and assigns forever, the following described land, situate, lying and being in Escambia County, Florida to-wit:

Lot 42, Block B, First Addition to Forest Park, according to the Plat thereof as recorded in Plat Book 3, Page(s) 43, of the Public Records of Escambia County, Florida.

Parcel Identification Number: 362s30-1500-420-002

Together with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

To Have and to Hold, the same in fee simple forever.

And the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to December 31, 2014.

In Witness Whereof, grantor has hereunto set grantor's hand and seal the day and year first above written.

Signed, sealed and delivered in our presence:

Witness Name: Deedra L. Lamy

Witness Name: Deedra L. Lamy

Witness Name: Jonahyn Williams

State of Florida County of Escambia

The foregoing instrument was acknowledged before me this 30th day of April, 2015 by Mary Louise Rivenbark, who [\_] is personally known or [X] has produced a driver's license as identification.

[Notary Seal]

DEEDRA L. LAMY
MY COMMISSION 9 EE 177922
EXPIRES: April 2, 2016
Bonded Thru Notary Public Underwriters

Notary Public

Printed Name: Deedra L. Lamy

My Commission Expires: April 2, 2016

DoubleTime

BK: 7338 PG: 744 Last Page

#### **Abutting Roadway Maintenance**

## STATE OF FLORIDA COUNTY OF ESCAMBIA

ATTENTION: Pursuant to Escambia County Ordinances Chapter 1-29.2, Article V, sellers of residential lots are required to disclose to Buyers whether abutting roadways will be maintained by Escambia County, and if not what person or entity will be responsible for maintenace. The disclosure must additionally provide that Escambia County does not accept roads for maintenance that have not been built or improved to meet county standards. Escambia County Code of Ordinances Chapter 1-29.2, Article V. requires this disclosure be attached along with other attachments to the deed or other method of conveyance required to be made part of th public records of Escambia County, Florida. Note: Acceptance for filing by County employees of this disclosure shall in no way be construed as an acknowledgement by the County of the veracity of any disclosure statement.

Shondra Roloph-Pritchett

\_04/30/2015

STATE OF FLORIDA COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 30th day of April, 2015 by Shondra Roloph-Pritchett, a single woman who are personally known to me or has produced a driver's license as identification.

Notary Public



Recorded in Public Records 05/04/2015 at 09:33 AM OR Book 7338 Page 745, Instrument #2015032972, Pam Childers Clerk of the Circuit Court Escambia County, FL Recording \$61.00 MTG Stamps \$110.25 Int. Tax \$62.90



Return to: Loan Operations, United Bank, PO BOX 8, Atmore, AL 36504
This document was prepared by: Loan Operations, United Bank, PO BOX 8, Atmore, AL 36504
State of Florida's Documentary Stamp Tax required by law in the amount of \$110.25 has been paid to the Clerk of the Circuit Court (or the County Comptroller, if applicable) for the County of Escambia, State of Florida.

15-10292

Space Above This Line For Recording Data

#### MORTGAGE

(With Future Advance Clause)

DATE AND PARTIES. The date of this Mortgage (Security Instrument) is April 30, 2015. The parties and their addresses are:

#### MORTGAGOR:

SHONDRA ROLOPH-PRITCHETT An unmarried individual 113 W 9TH AVE HAVANA, FL 32333

#### LENDER:

UNITED BANK

Organized and existing under the laws of Alabama 200 E Nashville Avenue Atmore, AL 36502

1. CONVEYANCE. For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debts and Mortgagor's performance under this Security Instrument, Mortgagor does hereby grant, bargain, convey and mortgage to Lender, the following described property:

SEE ATTACHED EXHIBIT "A" TO MORTGAGE.

The property is located in Escambia County at 5505 MAYFAIR DR, PENSACOLA, Florida 32506.

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, wells, ditches and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described (all referred to as Property). This Security Instrument will remain in effect until the Secured Debts and all underlying agreements have been terminated in writing by Lender.

- 2. SECURED DEBTS AND FUTURE ADVANCES. The term "Secured Debts" includes and this Security Instrument will secure each of the following:
  - A. Specific Debts. The initial indebtedness secured by this Security Instrument is the following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note or other agreement, dated April 30, 2015, from Mortgagor to Lender, with a loan amount of \$31,450.00.
  - B, Future Advances. All future advances made within 20 years from the date of this Security Instrument from Lender to Mortgagor under the Specific Debts executed by Mortgagor in favor of Lender after this Security Instrument. If more than one person signs this Security Instrument, each agrees that this Security Instrument will secure all future advances that are given to Mortgagor either individually or with others who may not sign this Security Instrument. All future advances are secured by this Security Instrument even though all or part may not yet be advanced. All future advances are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future advances in any amount. Any such commitment must be agreed to in a separate writing.

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- C. Sums Advanced. All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.
- 3. MAXIMUM OBLIGATION LIMIT; FUTURE ADVANCES. The total principal amount secured by this Security Instrument at any one time and from time to time will not exceed \$31,450.00. Any limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.
- 4. PAYMENTS. Mortgagor agrees that all payments under the Secured Debts will be paid when due and in accordance with the terms of the Secured Debts and this Security Instrument.
- 5. WARRANTY OF TITLE. Mortgagor warrants that Mortgagor is or will be lawfully seized of the estate conveyed by this Security Instrument and has the right to grant, bargain, convey, sell and mortgage the Property. Mortgagor also warrants that the Property is unencumbered, except for encumbrances of record.
- **6. PRIOR SECURITY INTERESTS.** With regard to any other mortgage, deed of trust, security agreement or other lien document that created a prior security interest or encumbrance on the Property, Mortgagor agrees:
  - A. To make all payments when due and to perform or comply with all covenants.
  - B. To promptly deliver to Lender any notices that Mortgagor receives from the holder.
  - C. Not to allow any modification or extension of, nor to request any future advances under any note or agreement secured by the lien document without Lender's prior written consent.
- 7. CLAIMS AGAINST TITLE. Mortgagor will pay all taxes, assessments, liens, encumbrances, lease payments, ground rents, utilities, and other charges relating to the Property when due. Lender may require Mortgagor to provide to Lender copies of all notices that such amounts are due and the receipts evidencing Mortgagor's payment. Mortgagor will defend title to the Property against any claims that would impair the lien of this Security Instrument. Mortgagor agrees to assign to Lender, as requested by Lender, any rights, claims or defenses Mortgagor may have against parties who supply labor or materials to maintain or improve the Property.
- **8. DUE ON SALE.** Lender may, at its option, declare the entire balance of the Secured Debt to be immediately due and payable upon the creation of, or contract for the creation of, any transfer or sale of all or any part of the Property. This right is subject to the restrictions imposed by federal law, as applicable.
- 9. WARRANTIES AND REPRESENTATIONS. Mortgagor has the right and authority to enter into this Security Instrument. The execution and delivery of this Security Instrument will not violate any agreement governing Mortgagor or to which Mortgagor is a party.
- 10. PROPERTY CONDITION, ALTERATIONS, INSPECTION, VALUATION AND APPRAISAL. Mortgagor will keep the Property in good condition and make all repairs that are reasonably necessary. Mortgagor will not commit or allow any waste, impairment, or deterioration of the Property. Mortgagor will keep the Property free of noxious weeds and grasses. Mortgagor agrees that the nature of the occupancy and use will not substantially change without Lender's prior written consent. Mortgagor will not permit any change in any license, restrictive covenant or easement without Lender's prior written consent. Mortgagor will notify Lender of all demands, proceedings, claims, and actions against Mortgagor, and of any loss or damage to the Property.

Lender or Lender's agents may, at Lender's option, enter the Property at any reasonable time and frequency for the purpose of inspecting, valuating, or appraising the Property. Lender will give Mortgagor notice at the time of or before an on-site inspection, valuation, or appraisal for on-going due diligence or otherwise specifying a reasonable purpose. Any inspection, valuation or appraisal of the Property will be entirely for Lender's benefit and Mortgagor will in no way rely on Lender's inspection, valuation or appraisal for its own purpose, except as otherwise provided by law.

- 11. AUTHORITY TO PERFORM. If Mortgagor fails to perform any duty or any of the covenants contained in this Security Instrument, Lender may, without notice, perform or cause them to be performed. Mortgagor appoints Lender as attorney in fact to sign Mortgagor's name or pay any amount necessary for performance. Lender's right to perform for Mortgagor will not create an obligation to perform, and Lender's failure to perform will not preclude Lender from exercising any of Lender's other rights under the law or this Security Instrument. If any construction on the Property is discontinued or not carried on in a reasonable manner, Lender may take all steps necessary to protect Lender's security interest in the Property, including completion of the construction.
- 12. ASSIGNMENT OF LEASES AND RENTS. Mortgagor assigns, grants, bargains, conveys and mortgages to Lender as additional security all the right, title and interest in the following (Property): existing or future leases, subleases, licenses, guaranties and any other written or verbal agreements for the use and occupancy of the Property, including any extensions, renewals, modifications or replacements (Leases); and rents, issues and profits (Rents). In the event any item listed as Leases or Rents is determined to be personal property, this Assignment will also be regarded as a security agreement. Mortgagor will promptly provide Lender with copies of the Leases and will certify these Leases are true and correct copies. The existing Leases will be provided on execution of the Assignment, and all future Leases and any other information with respect to these Leases will be provided immediately after they are executed. Mortgagor may collect, receive, enjoy and use the Rents so long as Mortgagor is not in default. Upon default, Mortgagor will receive any Rents in trust for Lender and Mortgagor will

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not commingle the Rents with any other funds. Mortgagor agrees that this Security Instrument is immediately effective between Mortgagor and Lender and effective as to third parties on the recording of this Assignment. As long as this Assignment is in effect, Mortgagor warrants and represents that no default exists under the Leases, and the parties subject to the Leases have not violated any applicable law on leases, licenses and landlords and tenants.

- 13. DEFAULT. Mortgagor will be in default if any of the following events (known separately and collectively as an Event of Default) occur:
  - A. Payments. Mortgagor fails to make a payment in full when due.
  - B. Insolvency or Bankruptcy. The death, dissolution or insolvency of, appointment of a receiver by or on behalf of, application of any debtor relief law, the assignment for the benefit of creditors by or on behalf of, the voluntary or involuntary termination of existence by, or the commencement of any proceeding under any present or future federal or state insolvency, bankruptcy, reorganization, composition or debtor relief law by or against Mortgagor, Borrower, or any co-signer, endorser, surety or guarantor of this Security Instrument or any other obligations Borrower has with Lender.
  - C. Death or Incompetency. Mortgagor dies or is declared legally incompetent.
  - D. Failure to Perform. Mortgagor fails to perform any condition or to keep any promise or covenant of this Security Instrument.
  - E. Other Documents. A default occurs under the terms of any other document relating to the Secured Debts.
  - F. Other Agreements. Mortgagor is in default on any other debt or agreement Mortgagor has with Lender.
  - G. Misrepresentation. Mortgagor makes any verbal or written statement or provides any financial information that is untrue, inaccurate, or conceals a material fact at the time it is made or provided.
  - H. Judgment. Mortgagor fails to satisfy or appeal any judgment against Mortgagor.
  - I. Forfeiture. The Property is used in a manner or for a purpose that threatens confiscation by a legal authority.
  - J. Name Change. Mortgagor changes Mortgagor's name or assumes an additional name without notifying Lender before making such a change.
  - K. Property Transfer. Mortgagor transfers all or a substantial part of Mortgagor's money or property. This condition of default, as it relates to the transfer of the Property, is subject to the restrictions contained in the DUE ON SALE section.
  - L. Property Value. Lender determines in good faith that the value of the Property has declined or is impaired.
  - M. Insecurity. Lender determines in good faith that a material adverse change has occurred in Mortgagor's financial condition from the conditions set forth in Mortgagor's most recent financial statement before the date of this Security Instrument or that the prospect for payment or performance of the Secured Debts is impaired for any reason.
- 14. REMEDIES. On or after the occurrence of an Event of Default, Lender may use any and all remedies Lender has under state or federal law or in any document relating to the Secured Debts. Any amounts advanced on Mortgagor's behalf will be immediately due and may be added to the balance owing under the Secured Debts. Lender may make a claim for any and all insurance benefits or refunds that may be available on Mortgagor's default.

Subject to any right to cure, required time schedules or any other notice rights Mortgagor may have under federal and state law, Lender may make all or any part of the amount owing by the terms of the Secured Debts immediately due and foreclose this Security Instrument in a manner provided by law upon the occurrence of an Event of Default or anytime thereafter.

All remedies are distinct, cumulative and not exclusive, and Lender is entitled to all remedies provided at law or equity, whether or not expressly set forth. The acceptance by Lender of any sum in payment or partial payment on the Secured Debts after the balance is due or is accelerated or after foreclosure proceedings are filed will not constitute a waiver of Lender's right to require full and complete cure of any existing default. By not exercising any remedy, Lender does not waive Lender's right to later consider the event a default if it continues or happens again.

15. COLLECTION EXPENSES AND ATTORNEYS' FEES. On or after the occurrence of an Event of Default, to the extent permitted by law, Mortgagor agrees to pay all expenses of collection, enforcement, valuation, appraisal or protection of Lender's rights and remedies under this Security Instrument or any other document relating to the Secured Debts. Mortgagor agrees to pay expenses for Lender to inspect, valuate, appraise and preserve the Property and for any recordation costs of releasing the Property from this Security Instrument. Expenses include, but are not limited to, attorneys' fees of 10 percent of the Principal sum due or a larger amount as the court judges as reasonable and just, court costs and other legal expenses. These expenses are due and payable immediately. If not paid immediately, these expenses will bear interest from the date of payment until paid in full at the highest interest rate in effect as provided for in the terms of the Secured Debts. In addition, to the extent permitted by the United States Bankruptcy Code, Mortgagor agrees to pay the reasonable attorneys' fees incurred by Lender to protect Lender's rights and interests in connection with any bankruptcy proceedings initiated by or against Mortgagor.

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Order: QuickView\_Gtr Gte Doc: FLESCA:7338-00745~12033 16. ENVIRONMENTAL LAWS AND HAZARDOUS SUBSTANCES. As used in this section, (1) Environmental Law means, without limitation, the Comprehensive Environmental Response, Compensation and Liability Act (CERCLA, 42 U.S.C. 9601 et seq.), all other federal, state and local laws, regulations, ordinances, court orders, attorney general opinions or interpretive letters concerning the public health, safety, welfare, environment or a hazardous substance; and (2) Hazardous Substance means any toxic, radioactive or hazardous material, waste, pollutant or contaminant which has characteristics which render the substance dangerous or potentially dangerous to the public health, safety, welfare or environment. The term includes, without limitation, any substances defined as "hazardous material," "toxic substance," "hazardous waste," "hazardous substance," or "regulated substance" under any Environmental Law.

Mortgagor represents, warrants and agrees that:

- A. Except as previously disclosed and acknowledged in writing to Lender, no Hazardous Substance is or will be located, stored or released on or in the Property. This restriction does not apply to small quantities of Hazardous Substances that are generally recognized to be appropriate for the normal use and maintenance of the Property.
- B. Except as previously disclosed and acknowledged in writing to Lender, Mortgagor and every tenant have been, are, and will remain in full compliance with any applicable Environmental Law.
- C. Mortgagor will immediately notify Lender if a release or threatened release of a Hazardous Substance occurs on, under or about the Property or there is a violation of any Environmental Law concerning the Property. In such an event, Mortgagor will take all necessary remedial action in accordance with any Environmental Law.
- D. Mortgagor will immediately notify Lender in writing as soon as Mortgagor has reason to believe there is any pending or threatened investigation, claim, or proceeding relating to the release or threatened release of any Hazardous Substance or the violation of any Environmental Law.
- 17. CONDEMNATION. Mortgagor will give Lender prompt notice of any pending or threatened action by private or public entities to purchase or take any or all of the Property through condemnation, eminent domain, or any other means. Mortgagor authorizes Lender to intervene in Mortgagor's name in any of the above described actions or claims. Mortgagor assigns to Lender the proceeds of any award or claim for damages connected with a condemnation or other taking of all or any part of the Property. Such proceeds will be considered payments and will be applied as provided in this Security Instrument. This assignment of proceeds is subject to the terms of any prior mortgage, deed of trust, security agreement or other lien document.
- 18. INSURANCE. Mortgagor agrees to keep the Property insured against the risks reasonably associated with the Property. Mortgagor will maintain this insurance in the amounts Lender requires. This insurance will last until the Property is released from this Security Instrument. What Lender requires pursuant to the preceding two sentences can change during the term of the Secured Debts. Mortgagor may choose the insurance company, subject to Lender's approval, which will not be unreasonably withheld. All insurance policies and renewals shall include a standard "mortgage clause" (or "lender loss payable clause") endorsement that names Lender as "mortgagee" and "loss payee". If required by Lender, all insurance policies and renewals will also include an "additional insured" endorsement that names Lender as an "additional insured". If required by Lender, Mortgagor agrees to maintain comprehensive general liability insurance and rental loss or business interruption insurance in amounts and under policies acceptable to Lender. The comprehensive general liability insurance must name Lender as an additional insured. The rental loss or business interruption insurance must be in an amount equal to at least coverage of one year's debt service, and required escrow account deposits (if agreed to separately in writing).

Mortgagor will give Lender and the insurance company immediate notice of any loss. All insurance proceeds will be applied to restoration or repair of the Property or to the Secured Debts, at Lender's option. If Lender acquires the Property in damaged condition, Mortgagor's rights to any insurance policies and proceeds will pass to Lender to the extent of the Secured Debts.

Mortgagor will immediately notify Lender of cancellation or termination of insurance. If Mortgagor fails to keep the Property insured, Lender may obtain insurance to protect Lender's interest in the Property and Mortgagor will pay for the insurance on Lender's demand. Lender may demand that Mortgagor pay for the insurance all at once, or Lender may add the insurance premiums to the balance of the Secured Debts and charge interest on it at the rate that applies to the Secured Debts. This insurance may include coverages not originally required of Mortgagor, may be written by a company other than one Mortgagor would choose, and may be written at a higher rate than Mortgagor could obtain if Mortgagor purchased the insurance. Mortgagor acknowledges and agrees that Lender or one of Lender's affiliates may receive commissions on the purchase of this insurance.

- 19. ESCROW FOR TAXES AND INSURANCE. Mortgagor will not be required to pay to Lender funds for taxes and insurance in escrow.
- 20. WAIVERS. Except to the extent prohibited by law, Mortgagor waives all appraisement and homestead exemption rights relating to the Property.
- 21. APPLICABLE LAW. This Security Instrument is governed by the laws of Florida, the United States of America, and to the extent required, by the laws of the jurisdiction where the Property is located, except to the extent such state laws are preempted by federal law.

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- 22. JOINT AND INDIVIDUAL LIABILITY AND SUCCESSORS. Each Mortgagor's obligations under this Security Instrument are independent of the obligations of any other Mortgagor. Lender may sue each Mortgagor individually or together with any other Mortgagor. Lender may release any part of the Property and Mortgagor will still be obligated under this Security Instrument for the remaining Property. Mortgagor agrees that Lender and any party to this Security Instrument may extend, modify or make any change in the terms of this Security Instrument or any evidence of debt without Mortgagor's consent. Such a change will not release Mortgagor from the terms of this Security Instrument. The duties and benefits of this Security Instrument will bind and benefit the successors and assigns of Lender and Mortgagor.
- 23. AMENDMENT, INTEGRATION AND SEVERABILITY. This Security Instrument may not be amended or modified by oral agreement. No amendment or modification of this Security Instrument is effective unless made in writing and executed by Mortgagor and Lender. This Security Instrument and any other documents relating to the Secured Debts are the complete and final expression of the agreement. If any provision of this Security Instrument is unenforceable, then the unenforceable provision will be severed and the remaining provisions will still be
- 24. INTERPRETATION. Whenever used, the singular includes the plural and the plural includes the singular. The section headings are for convenience only and are not to be used to interpret or define the terms of this Security Instrument.
- 25. NOTICE, ADDITIONAL DOCUMENTS AND RECORDING FEES. Unless otherwise required by law, any notice will be given by delivering it or mailing it by first class mail to the appropriate party's address listed in the DATE AND PARTIES section, or to any other address designated in writing. Notice to one Mortgagor will be deemed to be notice to all Mortgagors. Mortgagor will inform Lender in writing of any change in Mortgagor's name, address or other application information. Mortgagor will provide Lender any other, correct and complete information Lender requests to effectively mortgage or convey the Property. Mortgagor agrees to pay all expenses, charges and taxes in connection with the preparation and recording of this Security Instrument. Mortgagor agrees to sign, deliver, and file any additional documents or certifications that Lender may consider necessary to perfect, continue, and preserve Mortgagor's obligations under this Security Instrument and to confirm Lender's lien status on any Property, and Mortgagor agrees to pay all expenses, charges and taxes in connection with the preparation and recording thereof. Time is of the essence.

SIGNATURES. By signing, Mortgagor agrees to the terms and covenants contained in this Security Instrument. Mortgagor also acknowledges receipt of a copy of this Security Instrument.

MORTGAGOR:

Date 4/30/15

ACKNOWLEDGMENT.

State OF Franka , Country OF C Scawbig ss.

This instrument was acknowledged before me this 30m day of 1901 , 2015 by SHONDRA ROLOPH-PRITCHETT , an unmarried individual, who is personally known to me or who has produced

as identification. drivers license

My commission expires: 41212016

DEEDRA L. LAMY MY COMMISSION # EE 177922 EXPIRES: April 2, 2016 led Thru Notary Public Underwri

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Loan origination organization United Bank NMLS ID 494759 Loan originator Anna P. Weaver NMLS ID 1101326

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### **EXHIBIT A**

Lot 42, Block B, First Addition to Forest Park, according to the Plat thereof as recorded in Plat Book 3, Page(s) 43, of the Public Records of Escambia County, Florida.

Sign for identification

Shondra Roloph-Pritchett	4130/1s	
Shondra Roloph-Pritchett	Date	Date
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