



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

0323-52

Part 1: Tax Deed Application Information

Applicant Name Applicant Address	TLGFY, LLC CAPITAL ONE, N.A., AS COLLATER PO BOX 54347 NEW ORLEANS, LA 70154	Application date	Jul 14, 2022
Property description	BELL TERI D 7706-D KIPLING ST PENSACOLA, FL 32514 7706 KIPLING ST D 02-2423-120 BEG AT NE COR OF LT 30 OAKHURST S/D PLAT BK 2 P 90 N 89 DEG 52 MIN 0 SEC W ALG N LI OF SD LT 30 125 (Full legal attached.)	Certificate #	2020 / 867
		Date certificate issued	06/01/2020

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)
# 2020/867	06/01/2020	312.37	15.62	327.99
→Part 2: Total*				327.99

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)
# 2022/741	06/01/2022	333.15	6.25	16.66	356.06
# 2021/667	06/01/2021	323.04	6.25	16.15	345.44
Part 3: Total*					701.50

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)	1,029.49
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)	1,404.49

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:

Signature, Tax Collector or Designee

Escambia, Florida

Date July 27th, 2022

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.	17,951.00
16. Statutory opening bid (total of Lines 7, 14, 15, and 16 if applicable)	
Sign here: _____ Date of sale <u>03/06/2023</u> Signature, Clerk of Court or Designee	

INSTRUCTIONS

16.25

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.

BEG AT NE COR OF LT 30 OAKHURST S/D PLAT BK 2 P 90 N 89 DEG 52 MIN 0 SEC WALG N LI OF SD LT 30 125 FT TO POB THENCE N 89 DEG 52 MIN 0 SEC WALG N LI OF SD LT 30 46 75/100 FT THENCE S 0 DEG 0 MIN 0 SEC W 84 49/100 FT THENCE S 89 DEG 52 MIN 0 SEC E FOR 2 FT THENCE S 0 DEG 0 MIN 0 SEC W 29 51/100 FT THENCE S 89 DEG 52 MIN 0 SEC E FOR 44 75/100 FT THENCE N 89 DEG 52 MIN 0 SEC E 114 FT TO POB OR 2321 P 277

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512
R. 12/16

Application Number: 2200531

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,

TLGFY, LLC CAPITAL ONE, N.A., AS COLLATER
PO BOX 54347
NEW ORLEANS, LA 70154,

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

Account Number	Certificate No.	Date	Legal Description
02-2423-120	2020/867	06-01-2020	BEG AT NE COR OF LT 30 OAKHURST S/D PLAT BK 2 P 90 N 89 DEG 52 MIN 0 SEC W ALG N LI OF SD LT 30 125 FT TO POB THENCE N 89 DEG 52 MIN 0 SEC W ALG N LI OF SD LT 30 46 75/100 FT THENCE S 0 DEG 0 MIN 0 SEC W 84 49/100 FT THENCE S 89 DEG 52 MIN 0 SEC E FOR 2 FT THENCE S 0 DEG 0 MIN 0 SEC W 29 51/100 FT THENCE S 89 DEG 52 MIN 0 SEC E FOR 44 75/100 FT THENCE N 89 DEG 52 MIN 0 SEC E 114 FT TO POB OR 2321 P 277

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
TLGFY, LLC CAPITAL ONE, N.A., AS COLLATER
PO BOX 54347
NEW ORLEANS, LA 70154

07-14-2022
Application Date

Applicant's signature



Chris Jones

Escambia County Property Appraiser

[Real Estate Search](#)
[Tangible Property Search](#)
[Sale List](#)

[← Nav. Mode](#)
☒ Account
 ☐ Parcel ID
 [→](#)

[Printer Friendly Version](#)

General Information

Parcel ID:

171S303000004029

Account:

022423120

Owners:

BELL TERI D

Mail:

7706-D KIPLING ST
PENSACOLA, FL 32514

Situs:

7706 KIPLING ST D 32514

Use Code:

SINGLE FAMILY - TOWNHOME

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	\$6,000	\$50,455	\$56,455	\$35,902
2020	\$6,000	\$44,543	\$50,543	\$35,407
2019	\$6,000	\$42,362	\$48,362	\$34,611

Disclaimer

Market Value Breakdown Letter


Tax Estimator

File for New Homestead Exemption Online

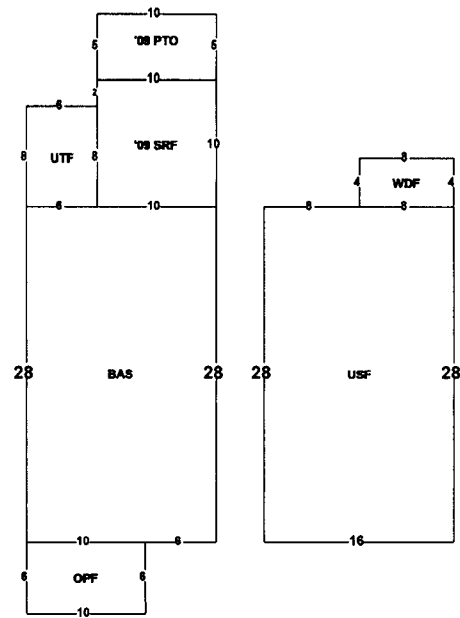
Sales Data						2021 Certified Roll Exemptions	
Sale Date	Book	Page	Value	Type	Official Records (New Window)	HOMESTEAD EXEMPTION	
12/1986	2321	277	\$38,000	WD		Legal Description	
06/1983	1771	374	\$30,100	WD		BEG AT NE COR OF LT 30 OAKHURST S/D PLAT BK 2 P 90 N 89 DEG 52 MIN 0 SEC W ALG N LI OF SD LT 30 125 FT TO POB...	
Official Records Inquiry courtesy of Pam Childers Escambia County Clerk of the Circuit Court and Comptroller						Extra Features UTILITY BLDG	

Parcel Information	Launch Interactive Map
Section Map Id: 17-1S-30-2 Approx. Acreage: 0.1208 Zoned: HDMU Evacuation & Flood Information Open Report	
View Florida Department of Environmental Protection (DEP) Data	
Buildings	
Address: 7706 KIPLING ST D, Year Built: 1983, Effective Year: 1983, PA Building ID#: 51012	
Structural Elements	
DECOR/MILLWORK-AVERAGE	

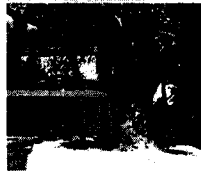
DWELLING UNITS-1
EXTERIOR WALL-BRICK-FACE/VENEER
EXTERIOR WALL-VINYL SIDING
FLOOR COVER-CARPET
FOUNDATION-SLAB ON GRADE
HEAT/AIR-CENTRAL H/AC
INTERIOR WALL-DRYWALL-PLASTER
NO. PLUMBING FIXTURES-5
NO. STORIES-2
ROOF COVER-COMPOSITION SHG
ROOF FRAMING-GABLE
STORY HEIGHT-0
STRUCTURAL FRAME-WOOD FRAME

 Areas - 1186 Total SF

BASE AREA - 448
OPEN PORCH FIN - 60
PATIO - 50
SUN ROOM FIN - 100
UPPER STORY FIN - 448
UTILITY FIN - 48
WOOD DECK FIN - 32



Images



10/21/2015 12:00:00 AM

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:08/02/2022 (rc.7221)

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **TLGFY LLC CAPTIAL ONE NA, AS COLLATER** holder of **Tax Certificate No. 00867**, issued the **1st day of June, A.D., 2020** has filed same in my office and has made application for a tax deed to be issued thereon. Said certificate embraces the following described property in the County of Escambia, State of Florida, to wit:

BEG AT NE COR OF LT 30 OAKHURST S/D PLAT BK 2 P 90 N 89 DEG 52 MIN 0 SEC W ALG N LI OF SD LT 30 125 FT TO POB THENCE N 89 DEG 52 MIN 0 SEC W ALG N LI OF SD LT 30 46 75/100 FT THENCE S 0 DEG 0 MIN 0 SEC W 84 49/100 FT THENCE S 89 DEG 52 MIN 0 SEC E FOR 2 FT THENCE S 0 DEG 0 MIN 0 SEC W 29 51/100 FT THENCE S 89 DEG 52 MIN 0 SEC E FOR 44 75/100 FT THENCE N 89 DEG 52 MIN 0 SEC E 114 FT TO POB OR 2321 P 277

SECTION 17, TOWNSHIP 1 S, RANGE 30 W

TAX ACCOUNT NUMBER 022423120 (0323-52)

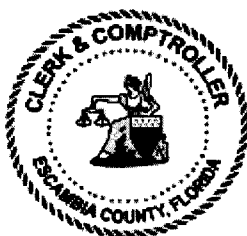
The assessment of the said property under the said certificate issued was in the name of

TERI D BELL

Unless said certificate shall be redeemed according to law, the property described therein will be sold to the highest bidder at public auction at 9:00 A.M. on the **first** Monday in the month of March, which is the **6th day of March 2023**.

Dated this 10th day of August 2022.

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

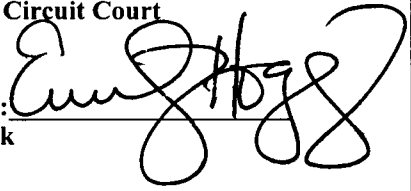
**PAM CHILDERS, CLERK OF THE CIRCUIT COURT
Tax Certificate Redeemed From Sale
Account: 022423120 Certificate Number: 000867 of 2020**

Payor: TERI D BELL 7706-D KIPLING ST PENSACOLA, FL 32514 Date 11/8/2022

Clerk's Check #	1	Clerk's Total	\$510.72
Tax Collector Check #	1	Tax Collector's Total	\$1,579.28
		Postage	\$60.00
		Researcher Copies	\$0.00
		Recording	\$10.00
		Prep Fee	\$7.00
		Total Received	\$2,167.00

\$1,658.37

**PAM CHILDERS
Clerk of the Circuit Court**

Received By: 
Deputy Clerk

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

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



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

**BRANCH OFFICES
 ARCHIVES AND RECORDS
 JUVENILE DIVISION
 CENTURY**

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

Case # 2020 TD 000867

Redeemed Date 11/8/2022

Name TERI D BELL 7706-D KIPLING ST PENSACOLA, FL 32514

Clerk's Total = TAXDEED	\$510.72	\$1,579.28 \$1,658.37
Due Tax Collector = TAXDEED	\$1,579.28	
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
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FINANCIAL SUMMARY

No Information Available - See Dockets



**PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA**

Tax Deed - Redemption Calculator

Account: 022423120 Certificate Number: 000867 of 2020

Redemption ☐ No ☒ Application Date Interest Rate

	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date <input type="text" value="3/6/2023"/>	Redemption Date <input type="text" value="11/8/2022"/>
Months	8	4
Tax Collector	<input type="text" value="\$1,404.49"/>	<input type="text" value="\$1,404.49"/>
Tax Collector Interest	\$168.54	\$84.27
Tax Collector Fee	<input type="text" value="\$6.25"/>	<input type="text" value="\$6.25"/>
Total Tax Collector	\$1,579.28	<input type="text" value="\$1,495.01"/> TC
Record TDA Notice	<input type="text" value="\$17.00"/>	<input type="text" value="\$17.00"/>
Clerk Fee	<input type="text" value="\$119.00"/>	<input type="text" value="\$119.00"/>
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	\$54.72	\$27.36
Total Clerk	\$510.72	<input type="text" value="\$485.36"/> 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	\$2,167.00	<input type="text" value="\$1,995.37 - 120 - 200 - \$1675.37"/>
	Repayment Overpayment Refund Amount	\$171.63
Book/Page	<input type="text" value="8839"/>	<input type="text" value="308"/>

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 8839, Page 308, of Escambia County, for the tax certificate, tax deed, and property described below:

Tax Certificate No. Certificate No. 00867, issued the 1st day of June, A.D., 2020

TAX ACCOUNT NUMBER: 022423120 (0323-52)

DESCRIPTION OF PROPERTY:

BEG AT NE COR OF LT 30 OAKHURST S/D PLAT BK 2 P 90 N 89 DEG 52 MIN 0 SEC W ALG N LI
OF SD LT 30 125 FT TO POB THENCE N 89 DEG 52 MIN 0 SEC W ALG N LI OF SD LT 30 46 75/100
FT THENCE S 0 DEG 0 MIN 0 SEC W 84 49/100 FT THENCE S 89 DEG 52 MIN 0 SEC E FOR 2 FT
THENCE S 0 DEG 0 MIN 0 SEC W 29 51/100 FT THENCE S 89 DEG 52 MIN 0 SEC E FOR 44 75/100
FT THENCE N 89 DEG 52 MIN 0 SEC E 114 FT TO POB OR 2321 P 277

SECTION 17, TOWNSHIP 1 S, RANGE 30 W

NAME IN WHICH ASSESSED: TERI D BELL

Dated this 8th day of November 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 #: 02-2423-120 CERTIFICATE #: 2020-0867

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: December 9, 2002 to and including December 9, 2022 Abstractor: Pam Alvarez

BY

Michael A. Campbell,
As President
Dated: December 24, 2022

PROPERTY INFORMATION REPORT
CONTINUATION PAGE

December 24, 2022

Tax Account #: **02-2423-120**

1. The Grantee(s) of the last deed(s) of record is/are: **TERI D BELL**

By Virtue of Warranty Deed recorded 12/15/1986 in OR 2321/277

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 Bank of Pensacola n/k/a Synovus Bank recorded 7/10/2008 OR 6351/489**
- b. **Mortgage in favor of Synovus Bank recorded 11/26/2018 OR 8002/799**

4. Taxes:

Taxes for the year(s) NONE are delinquent.

Tax Account #: 02-2423-120

Assessed Value: \$36,979.00

Exemptions: HOMESTEAD

5. We find the following HOA names in our search (if a condominium, the condo docs book and page are included for your review): **KIPLING PLACE HOMEOWNERS' ASSOCIATION, INC.**

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: MAR 6, 2023

TAX ACCOUNT #: 02-2423-120

CERTIFICATE #: 2020-0867

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 checked="" type="checkbox"/>	<input type="checkbox"/>	Homestead for <u>2022</u> tax year.

TERI D BELL
7706-D KIPLING ST
PENSACOLA, FL 32514

SYNOVUS BANK
1148 BROADWAY
COLUMBUS, GA 31901

BANK OF PENSACOLA NKA SYNOVUS BANK
125 WEST ROMANA STREET SUITE 400
PENSACOLA, FL 32502

SYNOVUS BANK
ATLANTA LOAN OPERATIONS
1750 FOUNDERS PARKWAY SUITE 150
ALPHARETTA, GA 30009

KIPLING PLACE HOMEOWNERS'
ASSOCIATION INC
PO BOX 15521
PENSACOLA, FL 32514

Certified and delivered to Escambia County Tax Collector, this 24th day of December, 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

December 24, 2022

Tax Account #:02-2423-120

LEGAL DESCRIPTION EXHIBIT "A"

**BEG AT NE COR OF LT 30 OAKHURST S/D PLAT BK 2 P 90 N 89 DEG 52 MIN 0 SEC W ALG N LI
OF SD LT 30 125 FT TO POB THENCE N 89 DEG 52 MIN 0 SEC W ALG N LI OF SD LT 30 46 75/100
FT THENCE S 0 DEG 0 MIN 0 SEC W 84 49/100 FT THENCE S 89 DEG 52 MIN 0 SEC E FOR 2 FT
THENCE S 0 DEG 0 MIN 0 SEC W 29 51/100 FT THENCE S 89 DEG 52 MIN 0 SEC E FOR 44 75/100
FT THENCE N 89 DEG 52 MIN 0 SEC E 114 FT TO POB OR 2321 P 277**

SECTION 17, TOWNSHIP 1 S, RANGE 30 W

TAX ACCOUNT NUMBER 02-2423-120(0323-52)

**ABSTRACTOR'S NOTE: LEGAL DESCRIPTION APPEARS TO BE INCORRECT. WE CAN NOT
CERTIFY LEGAL AS WRITTEN ON TAX ROLL WITHOUT A CURRENT SURVEY.**

REC 5.00
DOC 190.00
TOT 195.00

3A-29145
DREN 2321K 277

WARRANTY DEED

"THIS INSTRUMENT WAS PREPARED BY
J. FRANK JACKSON
AN EMPLOYEE OF
LAWYERS TITLE INSURANCE CORPORATION
55 SOUTH BAYLEN STREET
PENSACOLA, FLORIDA
INCIDENT TO THE ISSUANCE OF A
TITLE INSURANCE CONTRACT."

State of Florida

COUNTY OF ESCAMBIA

KNOW ALL MEN BY THESE PRESENTS That

WENDELL L. ROBINSON AND BARBARA B. ROBINSON, HUSBAND AND WIFE

, Grantor,

for and in consideration of Ten Dollars and other good and valuable considerations, the receipt whereof is hereby acknowledged, do bargain, sell, convey and
grant unto TERI D. BELL, A SINGLE WOMAN

, Grantee, of

7706-D KIPLING ST. PENSACOLA, FLORIDA 32514

(Use of the terms "grantor" and "grantee" shall include singular or plural the masculine or the feminine where appropriate and shall also include but not be limited to their heirs, assigns or successors in interest) the following described real property situate, lying and being in the State of Florida and County ESCAMBIA in wit

PARCEL 1 D: COMMENCE AT THE NORTHEAST CORNER OF LOT 30, OAKHURST, A SUBDIVISION OF THE SOUTHWEST QUARTER OF SECTION 17, TOWNSHIP 1 SOUTH, RANGE 30 WEST, ESCAMBIA COUNTY, FLORIDA AS RECORDED IN PLAT BOOK 2 AT PAGE 90 OF THE PUBLIC RECORDS OF SAID COUNTY; THENCE NORTH 89°52'00" WEST ALONG THE NORTH LINE OF SAID LOT 30 FOR A DISTANCE FOR 125.00 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE NORTH 89°52'00" WEST ALONG THE NORTH LINE OF SAID LOT 30 FOR A DISTANCE OF 46.75 FEET; THENCE SOUTH 00°00'00" WEST FOR A DISTANCE OF 84.49 FEET; THENCE SOUTH 89°52'00" EAST FOR A DISTANCE OF 2.00 FEET; THENCE SOUTH 00°00'00" WEST FOR A DISTANCE OF 29.51 FEET; THENCE SOUTH 89°52'00" EAST FOR A DISTANCE OF 44.75 FEET; THENCE NORTH 89°52'00" EAST FOR A DISTANCE OF 114.00 FEET TO THE POINT OF BEGINNING.

D.S. PD. 190.00
DATE 12/15/86
JOE A. FLOWERS, COMPTROLLER
BY: Barbara B. Robinson D.C.
CERT. REG. #59-2043328-27-01, 1

Subject to taxes for current year and to valid assessments, mineral reservations and restrictions of record affecting the above property, if any. To have and to hold the same, together with all and singular the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining, free from all exemptions and right of homestead. And the grantor covenants that he is well seized of an indefeasible estate in fee simple in the said property, and has a good right to convey the same, that it is free of lien or encumbrance, and that he, his heirs, executors and administrators, the said grantee, his 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 fully warrant and defend.

IN WITNESS WHEREOF, the said grantor has signed and sealed these presents this 11th day of December, 1986

Signed, sealed and delivered in the presence of

Frank Jackson
Joe A. Flowers

Wendell L. Robinson

(SEAL)

Barbara B. Robinson

(SEAL)

State of Florida

BARBARA B. ROBINSON

COUNTY OF ESCAMBIA

Before the subscriber personally appeared

WENDELL L. ROBINSON AND BARBARA B. ROBINSON, HUSBAND AND WIFE

known to me, and known to me to be the person(s) described by said name(s) in and who executed the foregoing instrument and acknowledged executing the same for the uses and purposes therein set forth

Given under my hand and official seal this 10th day of December, 1986

My commission expires

April 3, 1989

SPACE BELOW FOR RECORDERS USE

IN BOOK & PAGE NOTED - 11-11-86
LOCAL RECORDS FROM - 11-11-86

DEC 15 11 59 AM '86

FILED AND RECORDED IN
THE PUBLIC RECORDS OF
ESCAMBIA CO. FLA. ON

505283

Recorded in Public Records 07/10/2008 at 03:31 PM OR Book 6351 Page 489,
Instrument #2008052369, Ernie Lee Magaha Clerk of the Circuit Court Escambia
County, FL Recording \$61.00 MTG Stamps \$122.50 Int. Tax \$70.00

ERNIE LEE MAGAHA
CLERK OF CIRCUIT COURT
ESCAMBIA COUNTY, FL

2008 JUN 26 A 10:38

COUNTY CIVIL DIVISION
FILED & RECORDED

REAL ESTATE MORTGAGE AND SECURITY AGREEMENT

Mortgagors (last name(s) first):

BELL, TERI D

7706 D KIPLING PL

Mailing Address

PENSACOLA, FL 32514-6221

City State Zip

Mortgagee:

BANK OF PENSACOLA

125 WEST ROMANA STREET, SUITE 400

PENSACOLA, FL 32502

This instrument was prepared by:

BANK OF PENSACOLA

125 WEST ROMANA STREET, SUITE 400

PENSACOLA, FL 32502

Know All Men By These Presents: That whereas TERI D BELL

(whether one or more, hereinafter called the "Borrower") has become justly indebted to BANK OF PENSACOLA with offices in PENSACOLA; Florida, (together with its successors and assigns, hereinafter called "Mortgagee") in the sum of **THIRTY FIVE THOUSAND DOLLARS AND ZERO CENTS** Dollars (\$ 35,000.00) together with interest thereon, as evidenced by a promissory note or notes of even date herewith. (If the maturity date of the note or notes is 20 years or longer, indicate the latest maturity date here: _____).

This conveyance is intended to be and is a real property Mortgage and a "Security Agreement" governed by the laws of the State of Florida concerning mortgages and the Uniform Commercial Code as adopted in Florida, and is intended to secure the payment of the following (the "Secured Indebtedness"):

A. The existing indebtedness represented by that certain promissory note of even date herewith for the sum of THIRTY FIVE THOUSAND DOLLARS AND 00/100 DOLLARS (\$ 35,000.00) made by mortgagor payable to the order of Mortgagee with interest from date until paid at the rate therein specified, the said principal and interest payable in the manner and upon the terms, provisions and conditions set forth in the Note, together with any and all renewals, extensions, modifications, consolidations and extensions thereof;

B. Such future or additional advances as may be made by Mortgagee at the option of Mortgagee to the Mortgagor; provided that, notwithstanding the foregoing, the total of all amounts secured hereby shall not exceed at any one time the sum of SEVENTY THOUSAND DOLLARS AND 00/100 DOLLARS (\$ 70,000.00); and provided, further, that all such advances, notes, claims, demands or liabilities and obligations secured hereby be incurred or arise or come into existence either on or prior to the date of this Mortgage, or on or before twenty (20) years after the date of this Mortgage or within such lesser period of time as may hereafter be provided by law as a prerequisite for the sufficiency of actual notice or record notice of such advances, notes, claims, demands or liabilities and obligations as against the rights of creditors or subsequent purchasers for a valuable consideration. The Mortgagor hereby waives, on behalf of himself/herself and his/her successors and assigns, the right to file for record a notice limiting the maximum principal amount which may be secured by this Mortgage as provided for in Florida Statute 697.04(1)(b).

NOW, THEREFORE, in consideration of the premises, and in order to secure the payment of said indebtedness and any renewals or extensions thereof and the interest thereon, and all other indebtedness (including future advances) now or hereafter owed by any of the above-named Borrowers to Mortgagee, whether such indebtedness is primary or secondary, direct or indirect, contingent or absolute, matured or unmatured, joint or several, and otherwise secured or not, and to secure compliance with all the covenants and stipulations hereinafter contained, the undersigned TERI D BELL

(whether one or more, hereinafter called "Mortgagors") do hereby assign, grant, bargain, sell and convey unto Mortgagee the following described real property situated in ESCAMBIA County, State of Florida, viz:

COMMENCE AT THE NORTHEAST CORNER OF LOT 30, OAKHURST, A SUBDIVISION OF THE SOUTHWEST QUARTER OF SECTION 17, TOWNSHIP 1 SOUTH, RANGE 30 WEST, ESCAMBIA COUNTY, FLORIDA, AS RECORDED IN PLAT BOOK 2, PAGE 90, OF THE PUBLIC RECORDS OF SAID COUNTY; THENCE NORTH 89°52'00" WEST ALONG THE NORTH LINE OF SAID LOT 30 FOR A DISTANCE OF 125.00 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE NORTH 89°52'0" WEST ALONG THE NORTH LINE OF SAID LOT 30 FOR A DISTANCE OF 46.75 FEET; THENCE SOUTH 00°00'00" WEST FOR A DISTANCE OF 84.49 FEET; THENCE SOUTH 89°52'00" EAST FOR A DISTANCE OF 2.00 FEET; THENCE SOUTH 00°00'00" WEST FOR A DISTANCE OF 29.51 FEET; THENCE SOUTH 89°52'00" EAST FOR A DISTANCE OF 44.75 FEET; THENCE NORTH 89°52'00" EAST FOR A DISTANCE OF 114.00 FEET TO THE POINT OF BEGINNING.

together with all rents and other revenues thereof and all rights (including riparian rights), privileges, easements, tenements, interests, improvements and appurtenances thereunto belonging or in anywise appertaining, including any after-acquired title and easements and all rights, title and interest now or hereafter owned by Mortgagors in and to all buildings and improvements, storm and screen windows and doors, gas, steam, electric, solar and other heating, lighting, ventilating, air-conditioning, refrigerating and cooking apparatus, elevators, plumbing, sprinkling, smoke, fire, and intrusion detection devices, and other equipment and fixtures now or hereafter attached or appertaining to said premises, all of which shall be deemed to be real property and conveyed by this mortgage, and all of which real property, equipment and fixtures are sometimes hereinafter called the "mortgaged property."

To Have And To Hold the same and every part thereof unto Mortgagee, its successors and assigns forever.

And for the consideration aforesaid, and as additional security for all of the indebtedness described above (including future advances), Mortgagors hereby assign and transfer to Mortgagee, and grant to Mortgagee a security interest in, all building materials, household appliances, equipment, fixtures and fittings of every kind or character now owned or hereafter acquired by Mortgagors, or any of them, located, whether permanently or temporarily, on the mortgaged property, and all building materials, household appliances, equipment, fixtures and fittings now owned or hereafter acquired by Mortgagors, or any of them, located or stored on any other real property, which are or shall be purchased by Mortgagors, or any of them, for the purpose, or with the intention, of making improvements on the mortgaged property or to the premises located on said property. The personal property herein transferred includes limitation, all lumber, bricks, building stones, building blocks, sand, cement roofing materials, paint, doors, windows, storm doors, storm windows, nails, wires and wiring, hardware, plumbing and plumbing fixtures, heating and air conditioning equipment and appliances, electrical and gas equipment and appliances, pipes and piping, ornamental and decorative fixtures, and in general all building materials, equipment and appliances of every kind and character used or useful in connection with improvements to real property.

For the purpose of further securing the payment of said indebtedness Mortgagors warrant covenant and agree with Mortgagee, its successors and assigns, as follows:

1. That they are lawfully seized in fee and possessed of the mortgaged property and have a good right to convey the same as aforesaid, and they will warrant and forever defend the title against the lawful claims of all persons whomsoever, and that the mortgaged property is free and clear of all encumbrances, easements and restrictions not herein specifically mentioned.

2. That they will pay when due all taxes, assessments, or other liens or mortgages taking priority over this mortgage, and should default be made in the payment of the same, or any part thereof, Mortgagee may pay the same (but Mortgagee is not obligated to do so). If the mortgaged property or any part thereof is a unit in a condominium or a planned unit development, Mortgagors shall perform all of Mortgagors' obligations under the declaration or covenants creating or covering the condominium or planned unit development, the bylaws and regulations of the condominium or planned unit development, and constituent documents. Should Mortgagors default in any of such obligations, Mortgagee may perform Mortgagors' obligations (but Mortgagee is not obligated to do so).

3. That they will keep the buildings on the mortgaged property continuously insured in such amounts, in such manner and with such companies as may be satisfactory to Mortgagee against loss by fire (including so-called extended coverage), wind and such other hazards (including flood and water damage) as Mortgagee may specify from time to time, with loss, if any, payable to Mortgagee under a mortgagee's loss payable clause acceptable to Mortgagee, and will deposit with Mortgagee policies of such insurance or, at Mortgagee's election, certificates thereof, and will pay the premiums therefor as the same become due. Mortgagors shall have the right to provide such insurance through a policy or policies independently obtained and paid for by Mortgagors or through an existing policy. Mortgagee may, for reasonable cause, refuse to accept any policy of insurance obtained by Mortgagors. Mortgagors shall give immediate notice in writing to Mortgagee of any loss or damage to the mortgaged property from any cause whatever. If Mortgagors fail to keep said property insured as above specified, Mortgagee may insure said property (but Mortgagee is not obligated to do so) for its insurable value against loss by fire, wind and other hazards for the benefit of Mortgagors and Mortgagee or for the benefit of Mortgagee alone, at Mortgagee's election. The proceeds of such insurance shall be paid by the insurer to Mortgagee, which is hereby granted full power to settle and compromise claims under all policies, to endorse in the name of Mortgagors any check or draft representing the proceeds of any such insurance, and to demand, receive and give receipt for all sums becoming due thereunder. Said insurance proceeds, if collected, may be credited on the indebtedness secured by this mortgage, less costs of collection, or may be used in repairing or reconstructing the premises on the mortgaged property, at Mortgagee's election. Any application of the insurance proceeds to repairing or reconstructing the premises on the mortgaged property shall not extend or postpone the due date of any installment payments of the indebtedness hereby secured or reduce the amount of such installments.

4. That commencing upon written request by Mortgagee and continuing until the indebtedness secured hereby is paid in full, Mortgagors will pay to Mortgagee concurrently with, and on the due dates of, payments on the indebtedness hereby secured a sum equal to the ground rents, if any, next due on the mortgaged property, plus the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property, plus water rents, fire district charges, taxes and assessments next due on the mortgaged property (all as estimated by Mortgagee), less any sums already paid to Mortgagee therefor, divided by the number of months or other payment periods to elapse before one month or payment period prior to the date when such ground rents, premiums, water rents, fire district charges, taxes and assessments will become due, such sums to be held by Mortgagee in trust, to pay said ground rents, premiums, water rents, fire district charges, taxes and assessments. All payments mentioned in the preceding sentence and the payments to be made on the indebtedness secured hereby shall be added together and the aggregate amount thereof shall be paid by Mortgagors each month or other payment period in a single payment to be applied by Mortgagee to the following items in the order set forth: (a) ground rents, taxes, water rents, fire district charges, assessments, fire and other hazard insurance premiums; (b) interest on the indebtedness secured hereby; and (c) the balance, if any, shall be applied toward the payment of the sum hereby secured. Any deficiency in the amount of such aggregate monthly or other periodic payments shall constitute a default under this mortgage. Any excess funds accumulated under this paragraph after payment of the items herein mentioned shall be credited in calculating the monthly or other periodic payments of the same nature required hereunder in the subsequent year; but if the actual amount of any such item shall exceed the estimate therefor, Mortgagors shall without demand forthwith make good the deficiency. Failure by Mortgagors to do so before the due date of such item shall be a default hereunder. If the mortgaged property is sold under foreclosure or is otherwise acquired by Mortgagee after default, any remaining balance of the accumulations under this paragraph shall be credited to the principal of the secured indebtedness as of the date of the foreclosure sale or as of the date the property is otherwise acquired.

5. That they will take good care of the mortgaged property and the personal property described above and will not commit or permit any waste thereon or thereof or the removal of any oil, gas or mineral therefrom, and that they will keep the same repaired and at all times will maintain the same in at least as good condition as it now is, reasonable wear and tear alone excepted. If Mortgagors fail to make repairs to the mortgaged property, Mortgagee may make such repairs at Mortgagor's expense (but Mortgagee is not obligated to do so). Mortgagee, its agents and employees, may enter the mortgaged property and any improvements thereon at any reasonable time for the purpose of inspecting or repairing such improvements.

6. That all amounts expended by Mortgagee for insurance or for the payments of taxes or assessments or to discharge liens on the mortgaged property or other obligations of Mortgagors or to make repairs to the mortgaged property or any improvements thereon shall become a debt due Mortgagee, shall be payable at once without demand upon or notice to any person, shall bear interest at the rate of interest payable on the principal sum of the note described above, or if no such rate of interest is specified in the note or if the rate specified would be unlawful, at the maximum rate allowed by law from the date of payment by Mortgagee, and such debt and the interest thereon shall be secured by this mortgage. Upon failure of Mortgagors to reimburse Mortgagee for all amounts so expended, at the election of Mortgagee and with or without notice to any person, Mortgagee may declare the entire indebtedness secured by this mortgage due and payable and may foreclose this mortgage as hereinafter provided or as provided by law.

7. That no delay or failure of Mortgagee to exercise any option to declare the maturity of any debt secured by this mortgage shall be taken or deemed as a waiver of the right to exercise such option or to declare such forfeiture either as to past or present defaults on the part of Mortgagors, and that the procurement of insurance or payment of taxes or other liens or assessments or obligations by Mortgagee shall not be taken or deemed as a waiver of the right to accelerate the maturity of the indebtedness hereby secured by reason of the failure of Mortgagors to procure such insurance or to pay such taxes, liens, assessments or obligations, it being agreed by Mortgagors that no terms or conditions contained in this mortgage can be waived, altered or changed except by a writing signed by Mortgagee.

8. That those Mortgagors who are obligated as the Borrower or as guarantor or endorser to pay the indebtedness hereby secured will well and truly pay and discharge such indebtedness as it shall become due and payable, including the note or notes described above, any renewals or extensions thereof, and any other notes or obligations of such Mortgagors to Mortgagee, whether now or hereafter incurred.

9. In the event a suit shall be instituted to foreclose this Mortgage, Mortgagee, its successors or assigns, shall be entitled to apply at any time pending such foreclosure suit to the court having jurisdiction thereof for the appointment of a receiver for all and singular the Premises and of all the rents, income, profits, issues and revenues thereof, from whatsoever source derived, with the usual powers and duties of receivers in like cases and such appointment shall be made by such court as a matter of strict right to Mortgagee, its successors or assigns, without reference to the adequacy or inadequacy of the value of the property hereby mortgaged or to the solvency or insolvency of the Mortgagor, Mortgagor's legal representatives, successors or assigns, and that such rents, profits, incomes, issues, and revenues shall be applied by such receiver to the payment of the Secured Indebtedness, costs, and charges, according to the order of said court. The Mortgagor hereby specifically waives the right to object to the appointment of a receiver as described herein and hereby expressly consents that such appointment shall be made as an admitted equity and is Mortgagee's absolute right, and that the appointment may be done without notice to the Mortgagor. Mortgagor further consents to the appointment of Mortgagee or any officer or employee of Mortgagee as receiver.

10. That they will not cause or allow possession of the mortgaged property to be in any other person or entity to the exclusion of Mortgagors and will not cause or allow all or any part of the mortgaged property or any interest therein to be sold, assigned, transferred or conveyed by Mortgagors, or any of them, without Mortgagee's prior written consent, excluding only (a) the creation of a lien or encumbrance expressly subordinate to this mortgage, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant, or (d) (if the mortgaged property is the Mortgagors' residence) the grant of any leasehold interest of one year or less (including all mandatory or optional renewal periods) not containing an option to purchase. Mortgagee may withhold its consent or may condition its consent to any such transfer of possession of, or an interest in, the mortgaged property upon the transferee's agreeing to pay a greater rate of interest on all or any part of the indebtedness secured by this mortgage, upon Mortgagee's approval of the creditworthiness of the transferee, and upon the transferee's payment to Mortgagee of a reasonable transfer or assumption fee. Upon breach by Mortgagors, or any of them, of the covenants herein contained, Mortgagee may, at its election, accelerate maturity of the indebtedness hereby secured and proceed to foreclose this mortgage as hereinafter provided or as provided by law.

11. That, except as otherwise expressly disclosed to Mortgagee in writing on the date of this mortgage, no Hazardous Substance (as defined below) has been released or disposed of on or under the mortgaged property by Mortgagors or, to the best of Mortgagors knowledge, by any third party or any predecessor in interest or title to the mortgaged property; no underground storage tanks, whether in use or not in use, are located on or under any part of the mortgaged property; Mortgagors and the mortgaged property are and will remain in compliance with all applicable local, state and federal environmental laws and regulations; no notice has been received by Mortgagors from any governmental authority or any other person claiming violation of any environmental protection law or regulation or demanding payment, indemnity or contribution for any environmental damage or injury to natural resources, relating in any way to the mortgaged property, and Mortgagors will notify Mortgagee promptly in writing if any such notice is hereafter received; and any Hazardous Substance used or produced in Mortgagors business will be used, produced, stored and disposed of in strict compliance with all applicable environmental laws and regulations. Mortgagors will notify Mortgagee immediately if any Hazardous Substance is released or discovered on or under the mortgaged property, and Mortgagors will take or cause to be taken such remedial action as may be necessary in order to remedy such released or discovered Hazardous Substance and to obtain a certificate of remediation or other certificate of compliance from applicable governmental authorities. At Mortgagee's request, Mortgagors will promptly obtain, at Mortgagors' expense, and deliver to Mortgagee an environmental inspection report or will update a previous report, in form acceptable to Mortgagee, prepared by a competent environmental professional reasonably satisfactory to Mortgagee. As used herein, the term "Hazardous Substance" includes, without

limitation, any hazardous or toxic substance and any substance or material that is regulated or controlled by the federal Comprehensive Environmental Response, Compensation and Liability Act of 1980, as amended (CERCLA), the federal Hazardous Materials Transportation Act, the federal Resource Conservation and Recovery Act, the federal Clean Water Act, the federal Clean Air Act, the federal Toxic Substances Control Act, or any other federal, state or local environmental law, ordinance, or regulation now or hereafter in effect. Mortgagors agree to indemnify Mortgagee against any and all liability and expense (including attorneys' fees and litigation expenses) incurred by Mortgagee on account of breach by Mortgagors of any representation, warranty or covenant set forth in this paragraph. This agreement to indemnify shall survive payment of the secured indebtedness, satisfaction of this mortgage, and foreclosure of this mortgage.

12. That, if this is a construction mortgage, Mortgagors will perform and comply with, or will cause the Borrower to perform and comply with, the terms of any construction loan agreement made with Mortgagee with regard to any improvements to be made on the mortgaged property.

13. That all the covenants and agreements of Mortgagors herein contained shall extend to and bind their respective heirs, executors, administrators, successors and assigns, and that such covenants and agreements and all options, rights, privileges and powers herein given, granted or secured to Mortgagee shall inure to the benefit of the successors and assigns of Mortgagee.

14. That the provisions of this mortgage and the note or notes secured hereby are severable, and that the invalidity or unenforceability of any provision of this mortgage or of any such note or notes shall not affect the validity and enforceability of the other provisions of this mortgage or of such note or notes. The remedies provided to Mortgagee herein are cumulative with the rights and remedies of Mortgagee at law and in equity, and such rights and remedies may be exercised concurrently or consecutively. A carbon or photostatic copy of this mortgage may be filed as a financing statement in any public office.

If the Borrower pays and discharges all the indebtedness hereby secured (including future advances) as the same becomes due and payable, and if Mortgagors in all things do and perform all acts and agreements by them herein agreed to be done according to the tenor and effect thereof, then and in that event only this conveyance and the security interest herein granted shall be and become null and void, but if default is made in the payment of any indebtedness hereby secured or any renewals or extensions thereof or any part thereof, or if any interest thereon remain unpaid when due, or if default be made in the repayment of any sum expended by Mortgagee under the authority of any provision of this mortgage, or if the interest of Mortgagee in the mortgaged property or any of the personal property described above become endangered by reason of the enforcement of any lien or encumbrance thereon, or if a petition to condemn any part of the mortgaged property be filed by any authority, person or entity having power of eminent domain, or if any law, either state or federal, be passed imposing or authorizing the imposition of a specific tax upon this mortgage or the indebtedness hereby secured or permitting or authorizing the deduction of any such tax from the principal or interest secured by this mortgage or by virtue of which any tax or assessment upon the mortgaged property shall be charged against the owner of this mortgage, or if at any time any of the covenants contained in this mortgage or in any note or other evidence of indebtedness secured hereby be declared invalid or unenforceable by any court of competent jurisdiction, or if Mortgagors fail to do and perform any other act or thing herein required or agreed to be done, then in any of said events the whole of the indebtedness hereby secured, or any portion or part thereof which may at said date not have been paid, with interest thereon, shall at once become due and payable and this mortgage shall be subject to foreclosure at the option of Mortgagee, notice of the exercise of such option being hereby expressly waived by Mortgagors, and Mortgagee shall have the right to enter upon and take possession of the mortgaged property. If an event of default occurs and remains uncured, then in either or any such event, the aggregate sum or sums secured hereby then remaining unpaid, with interest accrued at that time, and all moneys secured hereby, shall become due and payable forthwith, or thereafter, at the option of Mortgagee, or its assigns, as fully and completely as if all of the said sums of money were originally stipulated to be paid on such date, anything in the Note or any instrument or instruments or in this Mortgage to the contrary notwithstanding; and thereupon, or thereafter, at the option of Mortgagee, or its assigns, without notice or demand, suit at law or in equity may be prosecuted as if all moneys secured hereby had matured prior to its institution. The Mortgagee, or its assigns, may do either or both of the following as to the amount so declared due and payable: (i) bring an action to enforce payment of the amount so declared due and payable, with or without bringing an action to foreclose this Mortgage; and/or (ii) foreclose this Mortgage as to the amount so declared due and payable, and the Premises, or any part or parts thereof, in one or more sales as determined by Mortgagee, shall be sold to satisfy and pay the same with costs, expenses and allowances. In addition, Mortgagee shall also be entitled to take such action and avail itself of such remedies as may be available under the Uniform Commercial Code in effect in the State of Florida.

BK: 6351 PG: 494

☐ (Mark if applicable) This is a construction mortgage that secures an obligation incurred for the construction of an improvement on land (and may include the acquisition cost of the land).

In Witness Whereof, each of the undersigned has hereunto set his or her signature and seal, or has caused this instrument to be executed by its officer(s), partner(s), member(s), or agent(s) thereunto duly authorized, this 7TH day of MAY, 2008.

Gwendolyn Smith
Gwendolyn Smith
[Type or Print Name of Witness]
Vanessa D. Sims
VANESSA D. SIMS
[Type or Print Name of Witness]

T. D. Bell (Seal)
TERI D BELL (Seal)
____ (Seal)
____ (Seal)

ATTEST: _____

Its _____
(Corporate Seal)

By _____

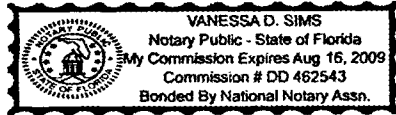
Its _____

STATE OF FLORIDA

INDIVIDUAL ACKNOWLEDGMENT

COUNTY OF Escambia

The foregoing instrument was acknowledged before me this 7th day of May, 2008, by Teri Bell, who (☒) is personally known to me, or () who has shown me _____ as identification, and who did take an oath.



[NOTARIAL SEAL]

Vanessa D. Sims
Vanessa D. Sims

[Type/Print Name of Notary]

My Commission No.: DD 462543My Commission Expires: 08-16-2009

STATE OF FLORIDA

INDIVIDUAL ACKNOWLEDGMENT

COUNTY OF _____

The foregoing instrument was acknowledged before me this _____ day of _____, _____, by _____, who () is personally known to me, or () who has shown me _____ as identification, and who did take an oath.

[NOTARIAL SEAL]

[Type /Print Name of Notary]

My Commission No.: _____

My Commission Expires: _____

STATE OF FLORIDA

CORPORATE (OR OTHER BUSINESS ENTITY) ACKNOWLEDGMENT

COUNTY OF _____

The foregoing instrument was acknowledged before me this _____ day of _____, _____, by _____, the _____ of _____, on behalf of the banking corporation. He/she () is personally known to me, or () he/she has shown me _____ as identification, and he/she did take an oath.

[NOTARIAL SEAL]

[Type/Print Name of Notary]

My Commission No.: _____

My Commission Expires: _____

Recorded in Public Records 11/26/2018 2:12 PM OR Book 8002 Page 799,
Instrument #2018093158, Pam Childers Clerk of the Circuit Court Escambia
County, FL Recording \$86.50 MTG Stamps \$122.50 Int. Tax \$69.83

After Recording Return To:

Synovus Bank

Atlanta Loan Operations

1750 Founders Parkway Suite 150

Alpharetta, GA 30009

HOME EQUITY LINE OF CREDIT MORTGAGE

Mortgagor(s) (last name(s) first):
Bell, Teri D, an Unmarried Woman

Mortgagee:
Synovus Bank
1148 Broadway
Columbus, GA 31901

Mailing Address:
7708 Kipling St
Pensacola, FL 32514-6221

This instrument was prepared by
Synovus Bank
1148 Broadway
Columbus, GA 31901

Know All Men By These Presents: That Whereas Teri D Bell an Unmarried Woman

(whether one or more, hereinafter called the "Borrower") has/have become justly indebted to Synovus Bank with offices in Columbus, Georgia, (together with its successors and assigns, hereinafter called "Mortgagee") pursuant to an open-end line of credit as evidenced by that certain Home Equity Line of Credit Agreement (the "Agreement"), of even date herewith, entered into by and between the Borrower and Mortgagee, the terms and conditions of which are hereby incorporated by this reference.

This conveyance is intended to be and is a real property mortgage (hereinafter called this "mortgage") and a "Security Agreement" governed by the laws of the State of Florida concerning mortgages and the Uniform Commercial Code as adopted in Florida, and is intended to secure the payment of the following (the "Secured Indebtedness")

A. A loan in the maximum principal amount of thirty-four thousand nine hundred fifteen and 76/100 DOLLARS (\$34,915.76), disbursed to Borrower according to the terms of the Agreement, together with any and all renewals, extensions, modifications, consolidations, and extensions thereof.

B. Such future or additional advances as may be made by Mortgagee at the option of Mortgagee to the Mortgagor, provided that, notwithstanding the foregoing, the maximum unpaid principal indebtedness secured hereby shall not exceed at any one time a sum equal to twice the maximum original principal amount of the loan, as provided in Recital A above, and provided, further, that all such advances, notes, claims, demands or liabilities and obligations secured hereby be incurred or arise or come into existence either on or prior to the date of this mortgage, or on or before twenty (20) years after the date of this mortgage or within such lesser period of time as may hereafter be provided by law as a prerequisite for the sufficiency of actual notice or record notice of such advances, notes, claims, demands or liabilities and obligations as against the rights of creditors or subsequent purchasers for a valuable consideration. The Mortgagor hereby waives, on behalf of himself/herself and his/her successors and assigns, the right to file for record a notice limiting the maximum principal amount which may be secured by this mortgage as provided for in Florida Statute 697.04(1)(b).

NOW, THEREFORE, in consideration of the premises, and in order to secure the payment of said indebtedness and any and all future advances made pursuant to the Agreement and any renewals or extensions thereof and the interest and any other finance charges thereon, and all other indebtedness (including future advances) now or hereafter owed by any of the above-named Borrowers to Mortgagee, whether such indebtedness is primary or secondary, direct or indirect, contingent or

Home Equity Line of Credit Mortgage
RLC 36 (FL)

03/2018
Page 1 of 10

2813415

BK: 8002 PG: 800

absolute, matured or unmatured, joint or several, and otherwise secured or not, and to secure compliance with all the covenants and stipulations hereinafter contained, the undersigned Teri D Bell, an Unmarried Woman,

(whether one or more, hereinafter called "Mortgagors") do hereby assign, grant, bargain, sell and convey unto Mortgagee the following described real property situated in Escambia County, State of Florida, viz:

See EXHIBIT A attached hereto and incorporated herein by this reference which is security for the Agreement dated 11/02/18 in the principal amount of 34,915.76 between Borrower and Mortgagee and matures on 11/02/29 including all renewals, extensions, and modifications thereof

together with all rents and other revenues thereof and all rights (including riparian rights), privileges, easements, tenements, interests, improvements and appurtenances thereunto belonging or in anywise appertaining, including any after-acquired title and easements and all rights, title and interest now or hereafter owned by Mortgagors in and to all buildings and improvements, storm and screen windows and doors, gas, steam, electric, solar and other heating, lighting, ventilating, air-conditioning, refrigerating and cooking apparatus, elevators, plumbing, sprinkling, smoke, fire, and intrusion detection devices, and other equipment and fixtures now or hereafter attached or appertaining to said premises, all of which shall be deemed to be real property and conveyed by this mortgage, and all of which real property, equipment and fixtures are sometimes hereinafter called the "mortgaged property."

(Complete if applicable) This mortgage is junior and subordinate to that certain mortgage dated na, and recorded in the Official Records Book na, at Page na, Public Records of Escambia County, Florida.

Mortgagors authorized the holder of any senior mortgage encumbering the mortgaged property to disclose to Mortgagee from time to time the following information: (a) the amount of indebtedness secured by such mortgage; (b) the amount of such indebtedness that is unpaid; (c) whether any amount owed on indebtedness is or has been in arrears; (d) whether there is or has been any default with respect to such mortgage or the indebtedness secured thereby; and (e) any other information regarding such mortgage or the indebtedness secured thereby which Mortgagee may request from time to time.

To Have And To Hold the same and every part thereof unto Mortgagee, its successors and assigns forever.

And for the consideration aforesaid, and as additional security for all of the indebtedness described above (including future advances), Mortgagors hereby assign and transfer to Mortgagee, and grant to Mortgagee a security interest in, all building materials, household appliances, equipment, fixtures and fittings of every kind or character now owned or hereafter acquired by Mortgagors, or any of them, located, whether permanently or temporarily, on the mortgaged property, and all building materials, household appliances, equipment, fixtures and fittings now owned or hereafter acquired by Mortgagors, or any of them, located or stored on any other real property, which are or shall be purchased by Mortgagors, or any of them, for the purpose, or with the intention, of making improvements on the mortgaged property or to the premises located on said property. The personal property herein transferred includes, without limitation, all lumber, bricks, building stones, building blocks, sand, cement roofing, materials, paint, doors, windows, storm doors, storm windows, nails, wires and wiring, hardware, plumbing and plumbing fixtures, heating and air-conditioning equipment and appliances, electrical and gas equipment and appliances, pipes and piping, ornamental and decorative fixtures, and in general all building materials, equipment and appliances of every kind and character used or useful in connection with improvements to real property.

For the purpose of further securing the payment of said indebtedness Mortgagors warrant, covenant and agree with Mortgagee, its successors and assigns, as follows:

1. That they are lawfully seized in fee and possessed of the mortgaged property and have a good right to convey the same as aforesaid, and they will warrant and forever defend the title against the lawful claims of all persons whomsoever, and that the mortgaged property is free and clear of all encumbrances, easements and restrictions not herein specifically mentioned.

2. That they will pay when due all taxes, assessments, or other liens or mortgages taking priority over this mortgage, and should default be made in the payment of the same, or any part thereof, Mortgagee may pay the same (but Mortgagee is not obligated to do so). If the mortgaged property or any part thereof is a unit in a condominium or a planned unit development, Mortgagors shall perform all of Mortgagors' obligations under the declaration or covenants creating or covering the condominium or planned unit development, the bylaws and regulations of the condominium or planned unit development, and constituent documents. Should Mortgagors default in any of such obligations, Mortgagee may perform Mortgagors' obligations (but Mortgagee is not obligated to do so).

3. That they will keep the buildings on the mortgaged property continuously insured in such amounts, in such manner and with such companies as may be satisfactory to Mortgagee against loss by fire (including so-called extended coverage).

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wind and such other hazards (including flood and water damage) as Mortgagee may specify from time to time, with loss, if any, payable to Mortgagee under a mortgagee's loss payable clause acceptable to Mortgagee, and will deposit with Mortgagee policies of such insurance or, at Mortgagee's election, certificates thereof, and will pay the premiums therefor as the same become due. Mortgagors shall have the right to provide such insurance through a policy or policies independently obtained and paid for by Mortgagors or through an existing policy. Mortgagee may, for reasonable cause, refuse to accept any policy of insurance obtained by Mortgagors. Mortgagors shall give immediate notice in writing to Mortgagee of any loss or damage to the mortgaged property from any cause whatsoever. If Mortgagors fail to keep said property insured as above specified, Mortgagee may insure said property (but Mortgagee is not obligated to do so) for its insurable value against loss by fire, wind and other hazards for the benefit of Mortgagors and Mortgagee or for the benefit of Mortgagee alone, at Mortgagee's election. The proceeds of such insurance shall be paid by the insurer to Mortgagee, which is hereby granted full power to settle and compromise claims under all policies, to endorse in the name of Mortgagors any check or draft representing the proceeds of any such insurance, and to demand, receive and give receipt for all sums becoming due thereunder. Said insurance proceeds, if collected, may be credited on the indebtedness secured by this mortgage, less costs of collection, or may be used in repairing or reconstructing the premises on the mortgaged property, at Mortgagee's election. Any application of the insurance proceeds to repairing or reconstructing the premises on the mortgaged property shall not extend or postpone the due date of any installment payments of the indebtedness hereby secured or reduce the amount of such installments.

4. That commencing upon written request by Mortgagee and continuing until the indebtedness secured hereby is paid in full, Mortgagors will pay to Mortgagee concurrently with, and on the due dates of, payments on the indebtedness hereby secured a sum equal to the ground rents, if any, next due on the mortgaged property, plus the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property, plus water rents, fire district charges, taxes and assessments next due on the mortgaged property (all as estimated by Mortgagee), less any sums already paid to Mortgagee therefor, divided by the number of months or other payment periods to elapse before one month or payment period prior to the date when such ground rents, premiums, water rents, fire district charges, taxes and assessments will become due, plus up to the maximum cushion allowed under the federal Real Estate Settlement Procedures Act, such sums to be held by Mortgagee in trust, to pay said ground rents, premiums, water rents, fire district charges, taxes and assessments. All payments mentioned in the preceding sentence and the payments to be made on the indebtedness secured hereby shall be added together and the aggregate amount thereof shall be paid by Mortgagors each month or other payment period in a single payment to be applied by Mortgagee to the following items in the order set forth: (a) ground rents, taxes, water rents, fire district charges, assessments, fire and other hazard insurance premiums; (b) interest on the indebtedness secured hereby; and (c) the balance, if any, shall be applied toward the payment of the sum hereby secured. Any deficiency in the amount of such aggregate monthly or other periodic payments shall constitute a default under this mortgage. Any excess funds accumulated under this paragraph after payment of the items herein mentioned shall be credited in calculating the monthly or other periodic payments of the same nature required hereunder in the subsequent year; but if the actual amount of any such item shall exceed the estimate therefor, Mortgagors shall without demand forthwith make good the deficiency. Failure by Mortgagors to do so before the due date of such item shall be a default hereunder. If the mortgaged property is sold under foreclosure or is otherwise acquired by Mortgagee after default, any remaining balance of the accumulations under this paragraph shall be credited to the principal of the secured indebtedness as of the date of the foreclosure sale or as of the date the property is otherwise acquired.

5. That they will take good care of the mortgaged property and the personal property described above and will not commit or permit any waste thereon or thereof or the removal of any oil, gas or mineral therefrom, and that they will keep the same repaired and at all times will maintain the same in at least as good condition as it now is, reasonable wear and tear alone excepted. If Mortgagors fail to make repairs to the mortgaged property, Mortgagee may make such repairs at Mortgagor's expense (but Mortgagee is not obligated to do so). Mortgagee, its agents and employees, may enter the mortgaged property and any improvements thereon at any reasonable time for the purpose of inspecting or repairing such improvements.

6. That all amounts expended by Mortgagee for insurance or for the payments of taxes or assessments or to discharge liens on the mortgaged property or other obligations of Mortgagors or to make repairs to the mortgaged property or any improvements thereon shall become a debt due Mortgagee, shall be payable at once without demand upon or notice to any person, shall bear interest at the rate of interest payable on the principal sum of the note described above, or if no such rate of interest is specified in the note or if the rate specified would be unlawful, at the maximum rate allowed by law from the date of payment by Mortgagee, and such debt and the interest thereon shall be secured by this mortgage. Upon failure of Mortgagors to reimburse Mortgagee for all amounts so expended, at the election of Mortgagee and with or without notice to any person, Mortgagee may declare the entire indebtedness secured by this mortgage due and payable and may foreclose this mortgage as hereinafter provided or as provided by law.

7. That no delay or failure of Mortgagee to exercise any option to declare the maturity of any debt secured by this mortgage shall be taken or deemed as a waiver of the right to exercise such option or to declare such forfeiture either as to past or present defaults on the part of Mortgagors, and that the procurement of insurance or payment of taxes or other liens or assessments or obligations by Mortgagee shall not be taken or deemed as a waiver of the right to accelerate the maturity of the indebtedness hereby secured by reason of the failure of Mortgagors to procure such insurance or to pay such taxes, liens, assessments or obligations, it being agreed by Mortgagors that no terms or conditions contained in this mortgage can be waived, altered or changed except by a writing signed by Mortgagee.

8. That those Mortgagors who are obligated as the Borrower or as guarantor or endorser to pay the indebtedness hereby secured will well and truly pay and discharge such indebtedness as it shall become due and payable, including the Agreement described above, any renewals or extensions thereof, and any other agreements or obligations of such Mortgagors to Mortgagee, whether now or hereafter incurred.

BK: 8002 PG: 802

9. In the event a suit shall be instituted to foreclose this mortgage, Mortgagee, its successors or assigns, shall be entitled to apply at any time pending such foreclosure suit to the court having jurisdiction thereof for the appointment of a receiver for all and singular the premises and of all the rents, income, profits, issues and revenues thereof, from whatsoever source derived, with the usual powers and duties of receivers in like cases and such appointment shall be made by such court as a matter of strict right to Mortgagee, its successors or assigns, without reference to the adequacy or inadequacy of the value of the property hereby mortgaged or to the solvency or insolvency of the Mortgagor. Mortgagor's legal representatives, successors or assigns, and that such rents, profits, incomes, issues, and revenues shall be applied by such receiver to the payment of the Secured Indebtedness, costs, and charges, according to the order of said court. The Mortgagor hereby specifically waives the right to object to the appointment of a receiver as described herein and hereby expressly consents that such appointment shall be made as an admitted equity and is Mortgagee's absolute right, and that the appointment may be done without notice to the Mortgagor. Mortgagor further consents to the appointment of Mortgagee or any officer or employee of Mortgagee as receiver.

10. That they will not cause or allow possession of the mortgaged property to be in any other person or entity to the exclusion of Mortgagees and will not cause or allow all or any part of the mortgaged property or any interest therein to be sold, assigned, transferred or conveyed by Mortgagors, or any of them, without Mortgagee's prior written consent, excluding only (a) the creation of a lien or encumbrance expressly subordinate to this mortgage, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant, or (d) (if the mortgaged property is the Mortgagors' residence) the grant of any leasehold interest of one year or less (including all mandatory or optional renewal periods) not containing an option to purchase. Mortgagee may withhold its consent or may condition its consent to any such transfer of possession of, or an interest in, the mortgaged property upon the transferee's agreeing to pay a greater rate of interest on all or any part of the indebtedness secured by this mortgage, upon Mortgagee's approval of the creditworthiness of the transferee, and upon the transferee's payment to Mortgagee of a reasonable transfer or assumption fee. Upon breach by Mortgagors, or any of them, of the covenants herein contained, Mortgagee may, at its election, accelerate maturity of the indebtedness hereby secured and proceed to foreclose this mortgage as hereinafter provided or as provided by law.

11. That all the covenants and agreements of Mortgagors herein contained shall extend to and bind their respective heirs, executors, administrators, successors and assigns, and that such covenants and agreements and all options, rights, privileges and powers herein given, granted or secured to Mortgagee shall inure to the benefit of the successors and assigns of Mortgagee.

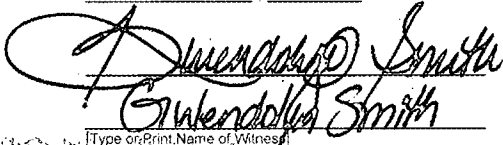
12. That the provisions of this mortgage and the Agreement secured hereby are severable, and that the invalidity or unenforceability of any provision of this mortgage or the Agreement shall not affect the validity and enforceability of the other provisions of this mortgage or the Agreement. The remedies provided to Mortgagee herein are cumulative with the rights and remedies of Mortgagee at law and in equity, and such rights and remedies may be exercised concurrently or consecutively. A carbon or photostatic copy of this mortgage may be filed as a financing statement in any public office.

This mortgage secures an open-end line of credit under which the Borrower may borrow, repay, and reborrow amounts from Mortgagee from time to time up to a maximum aggregate principal amount. The Agreement does not require that the Borrower make any initial draw on or maintain any minimum outstanding loan balance under the line of credit. Therefore, at times there may be no outstanding indebtedness under the Agreement. This mortgage shall become effective immediately upon its execution and delivery, notwithstanding the lack of any initial advance, and shall not be deemed satisfied nor shall title to the mortgaged property be divested from Mortgagee by the payment in full of all the indebtedness at any one time outstanding. This mortgage shall continue in effect until all of the indebtedness has been paid in full, the Agreement has been terminated and Mortgagee shall have no obligation to extend any further credit to the Borrower thereunder, and a duly executed written satisfaction of this mortgage in recordable form has been delivered to Mortgagors or recorded in the office in which this mortgage was originally recorded. Mortgagee agrees to execute such an instrument promptly following receipt of the Borrower's written request therefor, provided that all of the secured indebtedness has been paid and all of the other conditions set forth above have been fulfilled. The provisions of this paragraph shall preserve and supplement, and shall not limit, the benefits and protections afforded to Mortgagee by law.

If Borrower fails to pay the Secured Indebtedness in accordance with the terms of the Agreement, or if any other event occurs that gives Mortgagee the right under the Agreement to demand repayment of the entire outstanding balance of the Secured Indebtedness in advance of the original term (all such events under the Agreement incorporated herein by reference), this mortgage shall be subject to foreclosure at the option of Mortgagee, notice of the exercise of such option being hereby expressly waived by Mortgagors, and Mortgagee shall have the right to enter upon and take possession of the mortgaged property. If an event of default occurs and remains uncured, then in either or any such event, the aggregate sum or sums secured hereby then remaining unpaid, with interest accrued at that time, and all moneys secured hereby, shall become due and payable forthwith, or thereafter, at the option of Mortgagee, or its assigns, as fully and completely as if all of the said sums of money were originally stipulated to be paid on such date, anything in the Agreement or any instrument or instruments or in this mortgage to the contrary notwithstanding; and thereupon, or thereafter, at the option of Mortgagee, or its assigns, without notice or demand, suit at law or in equity may be prosecuted as if all moneys secured hereby had matured prior to its institution. The Mortgagee, or its assigns, may do either or both of the following as to the amount so declared due and payable: (i) bring an action to enforce payment of the amount so declared due and payable, with or without bringing an action to foreclose this mortgage, and/or (ii) foreclose this mortgage as to the amount so declared due and payable, and the premises, or any part or parts thereof, in one or more sales as determined by Mortgagee, shall be sold to satisfy and pay the same with costs, expenses and allowances. In addition, Mortgagee shall also be entitled to take such action and avail itself of such remedies as may be available under the Uniform Commercial Code in effect in the State of Florida.

BK: 8002 PG: 803

In Witness Whereof, each of the undersigned has hereunto set his or her signature and seal this 2nd day of
November 2018


Gwendolyn Smith
[Type or Print Name of Witness]


Teri D Bell, an Unmarried Woman
(Seal)

[Type or Print Name of Witness]

(Seal)

[Type or Print Name of Witness]

(Seal)

[Type or Print Name of Witness]

(Seal)

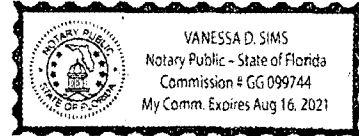
Loan origination organization **Synovus Bank**
NMLS ID **408043**
Loan originator **GWENDOLYN SMITH**
NMLS ID **664024**

BK: 8002 PG: 804

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Florida
COUNTY OF EscambiaThe foregoing instrument was acknowledged before me this 8th day of November, 2018, by Teri Bell
He/she☒ is personally known to me or
has produced PH D.L. as identification.

AFFIX NOTARY SEAL / STAMP:

Signature of Notary Public
Print name: Vanessa D. Sims
My Commission Expires: August 16, 2021

INDIVIDUAL ACKNOWLEDGMENT

STATE OF _____
COUNTY OF _____The foregoing instrument was acknowledged before me this _____ day of _____, 20____, by _____
He/she_____ is personally known to me or
has produced _____ as identification.

AFFIX NOTARY SEAL / STAMP:

Signature of Notary Public
Print name: _____
My Commission Expires: _____

INDIVIDUAL ACKNOWLEDGMENT

STATE OF FLORIDA
COUNTY OF _____The foregoing instrument was acknowledged before me this _____ day of _____
by _____
who () is/are personally known to me, or () who has/have shown me _____
as identification, and who did take an oath.

[NOTARIAL SEAL]

[Type/Print Name of Notary]
My Commission No.: _____
My Commission Expires: _____

BK: 8002 PG: 805

Exhibit A

PARCEL 1 D: COMMENCE AT THE NORTHEAST CORNER OF LOT 30, OAKHURST, A SUBDIVISION OF THE SOUTHWEST QUARTER OF SECTION 17, TOWNSHIP 1 SOUTH, RANGE 30 WEST, ESCAMBIA COUNTY, FLORIDA AS RECORDED IN PLAT BOOK 2 AT PAGE 90 OF THE PUBLIC RECORDS OF SAID COUNTY; THENCE NORTH 89°52'00" WEST ALONG THE NORTH LINE OF SAID LOT 30 FOR A DISTANCE FOR 125.00 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE NORTH 89°52'00" WEST ALONG THE NORTH LINE OF SAID LOT 30 FOR A DISTANCE OF 46.75 FEET; THENCE SOUTH 00°00'00" WEST FOR A DISTANCE OF 84.49 FEET; THENCE SOUTH 89°52'00" EAST FOR A DISTANCE OF 2.00 FEET; THENCE SOUTH 00°00'00" WEST FOR A DISTANCE OF 29.51 FEET; THENCE SOUTH 89°52'00" EAST FOR A DISTANCE OF 44.75 FEET; THENCE NORTH 89°52'00" EAST FOR A DISTANCE OF 114.00 FEET TO THE POINT OF BEGINNING.

BK: 8002 PG: 806

ADDENDUM TO HOME EQUITY LINE OF CREDIT MORTGAGE

This Addendum to Home Equity Line of Credit Mortgage (this "Addendum") makes, discloses and confirms the following changes to the terms of that certain Home Equity Line of Credit Mortgage (the "Mortgage") dated of even date herewith from Mortgagors to Mortgagee:

Notwithstanding any language to the contrary in the Mortgage, the property in which Mortgagee is granted a lien or security interest under the Mortgage shall not include any personal property which (a) is located in a building which is located in a special flood hazard area (as designated by the Administrator of the Federal Emergency Management Agency) in which flood insurance is available under the National Flood Insurance Act of 1968, as amended (the "Act"), (b) would cause Mortgagee to be in violation of the Act or the federal flood insurance regulations applicable to Mortgagee if the property secures a loan made, increased, extended or renewed by Mortgagee unless the property is covered by flood insurance or is exempt from the flood insurance requirement, and (c) is not covered by flood insurance that meets the requirements of the Act and the federal flood insurance regulations applicable to Mortgagee.

Further, notwithstanding any language to the contrary in the Mortgage, the security interest in personal property which Mortgagee is granted under the Mortgage shall not include any non-possessory security interest in any "household goods" of Mortgagors (as the term "household goods" is defined in 16 C.F.R. § 444.1(i)) other than a purchase money security interest.

This Addendum supplements the Mortgage including all addenda, exhibits, riders, and schedules thereto, and all of the terms and conditions of the Mortgage apply to this Addendum; provided, that to the extent there is a conflict between this Addendum and the Mortgage, the terms of this Addendum shall control. All capitalized terms used but not otherwise defined in this Addendum shall have the meanings assigned to them in the Mortgage. All of the provisions of this Addendum shall be deemed to be incorporated in and made a part of the Mortgage, and the Mortgage, as supplemented by this Addendum, shall be read, taken and construed as one and the same instrument. The Mortgage, as supplemented by this Addendum, shall remain in full force and effect and is hereby ratified by Mortgagors. This Addendum is not intended to be, and shall not be construed to constitute, a novation of the Mortgage.

[Signature Page on Following Page]

BK: 8002 PG: 807

IN WITNESS WHEREOF, Mortgagors have signed and delivered this Addendum this 2nd day of November, 2018.

Signed, sealed and delivered in the presence of:


Signature of witness
Print name: Stendelin Smith_____
Signature of witness
Print name: _____

Mortgagors


Name: Teri D Bell, an Unmarried Woman (L.S.)_____
Name: (L.S.)_____
Name: (L.S.)

By: _____

Its: _____

Attest: _____

Its: _____

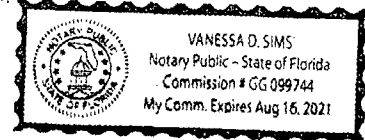
(SEAL)

BK: 8002 PG: 808 Last Page

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Florida
COUNTY OF EscambiaThe foregoing instrument was acknowledged before me this 8th day of November, 2018, by Teri BellHe/she / is personally known to me or
has produced FI D/K as identification.

AFFIX NOTARY SEAL / STAMP:

Signature of Notary Public
Print name: Vanessa D Sims
My Commission Expires: 08-16-2021

INDIVIDUAL ACKNOWLEDGMENT

STATE OF _____
COUNTY OF _____

The foregoing instrument was acknowledged before me this _____ day of _____, 20____, by _____

He/she _____ is personally known to me or
_____ has produced _____ as identification.

AFFIX NOTARY SEAL / STAMP:

Signature of Notary Public
Print name: _____
My Commission Expires: _____

INDIVIDUAL ACKNOWLEDGMENT

STATE OF FLORIDA
COUNTY OF _____

The foregoing instrument was acknowledged before me this _____ day of _____,

by _____
who () is/are personally known to me, or () who has/have shown me _____
as identification, and who did take an oath.

[NOTARIAL SEAL]

[Type/Print Name of Notary]
My Commission No.: _____
My Commission Expires: _____