

# TAX COLLECTOR'S CERTIFICATION

Application  
Date / Number  
Jun 19, 2014 / 140474

This is to certify that the holder listed below of Tax Sale Certificate Number **2012 / 3984.0000**, issued the **1st day of June, 2012**, and which encumbers the following described property located in the County of Escambia, State of Florida to wit: **Parcel ID Number: 06-2672-000**

**Certificate Holder:**

US BANK AS CUST FOR MOONSTONE LIEN INVESTMENTS  
LLC  
LOCK BOX #005191  
PO BOX 645191  
CINCINNATI, OHIO 45264

**Property Owner:**

JOHNSON TAMEKIA VIRGINIA  
904 W JORDAN ST  
PENSACOLA, FLORIDA 32501

**Legal Description:**

LTS 14 & 15 BLK 21 ENGLEWOOD HEIGHTS PLAT DB 59 P 107 OR 1028/2365 P 603/759 OR 5647 P 1092 OR 6268 P 1004 CASE # 90-130-CP-03

has surrendered same in my office and made written application for tax deed in accordance with Florida Statutes. I certify that the following tax certificates, interest, ownership and encumbrance report fee, and Tax Collector's fees have been paid:

**CERTIFICATES OWNED BY APPLICANT AND FILED IN CONNECTION WITH THIS TAX DEED APPLICATION:**

Cert. Year	Certificate Number	Date of Sale	Face Amt	T/C Fee	Interest	Total
2012	3984.0000	06/01/12	\$443.37	\$0.00	\$53.11	\$496.48

**CERTIFICATES REDEEMED BY APPLICANT OR INCLUDED (COUNTY) IN CONNECTION WITH THIS APPLICATION:**

Cert. Year	Certificate Number	Date of Sale	Face Amt	T/C Fee	Interest	Total
2014	3286.0000	06/01/14	\$478.91	\$6.25	\$23.95	\$509.11
2013	3622.0000	06/01/13	\$470.42	\$6.25	\$23.52	\$500.19
2011	4112.0000	06/01/11	\$430.48	\$6.25	\$86.28	\$523.01

- Total of all Certificates in Applicant's Possession and Cost of the Certificates Redeemed by Applicant or Included (County)
- Total of Delinquent Taxes Paid by Tax Deed Application
- Total of Current Taxes Paid by Tax Deed Applicant
- Ownership and Encumbrance Report Fee
- Tax Deed Application Fee
- Total Certified by Tax Collector to Clerk of Court
- Clerk of Court Statutory Fee
- Clerk of Court Certified Mail Charge
- Clerk of Court Advertising Charge
- Sheriff's Fee
- 
- Total of Lines 6 thru 11
- Interest Computed by Clerk of Court Per Florida Statutes.....( %)
- One-Half of the assessed value of homestead property. If applicable pursuant to section 197.502, F.S.
- Statutory (Opening) Bid; Total of Lines 12 thru 14
- Redemption Fee
- Total Amount to Redeem

\$2,028.79
\$0.00
\$250.00
\$75.00
\$2,353.79
\$2,353.79
\$23,629.00
\$6.25

\*Done this 19th day of June, 2014

TAX COLLECTOR, ESCAMBIA COUNTY, FLORIDA

By

*Glenda M. Mckinnon*

Date of Sale:

*February 2, 2015*

\* This certification must be surrendered to the Clerk of the Circuit Court no later than ten days after this date.

## Notice to Tax Collector of Application for Tax Deed

### TO: Tax Collector of Escambia County

In accordance with Florida Statutes, I,

**US BANK AS CUST FOR MOONSTONE LIEN  
INVESTMENTS LLC  
LOCK BOX #005191  
PO BOX 645191  
CINCINNATI, Ohio, 45264**

holder of the following tax sale certificate hereby surrender same to the Tax Collector and make tax deed application thereon:

<b>Certificate No.</b>	<b>Parcel ID Number</b>	<b>Date</b>	<b>Legal Description</b>
3984.0000	06-2672-000	06/01/2012	LTS 14 & 15 BLK 21 ENGLEWOOD HEIGHTS PLAT DB 59 P 107 OR 1028/2365 P 603/759 OR 5647 P 1092 OR 6268 P 1004 CASE # 90-130-CP-03

### **2013 TAX ROLL**

JOHNSON TAMEKIA VIRGINIA  
904 W JORDAN ST  
PENSACOLA , Florida 32501

I agree to pay all delinquent taxes, redeem all outstanding certificates not in my possession, pay any omitted taxes, and pay current taxes, if due, covering the land, and pay any interest earned (a) on tax certificates not in my possession, (b) on omitted taxes or (c) on delinquent taxes. I also agree to pay all Tax Collector's fees, ownership and encumbrance reports costs, Clerk of the Court costs, charges and fees and Sheriff's costs, if applicable. Attached is the above-mentioned tax sale certificate on which this application is based and all other certificates of the same legal description which are in my possession.

moonstone (Andrea Manganelli)

Applicant's Signature

06/19/2014

Date

15-125

**Southern Guaranty Title Company**

4400 Bayou Boulevard, Suite 13B

Pensacola, Florida 32503

Telephone: 850-478-8121

Facsimile: 850-476-1437

**OWNERSHIP AND ENCUMBRANCE REPORT**

File No.: 11691

November 5, 2014

Escambia County Tax Collector

P.O. Box 1312

Pensacola, Florida 32591

Pursuant to your request, the Company has caused a search to be made of the Public Records of Escambia County, Florida, solely as revealed by records maintained from 11-05-1994, through 11-05-2014, and said search reveals the following:

1. THE GRANTEE(S) OF THE LAST DEED(S) OF RECORD IS:

Tamekia Virginia Johnson

2. The land covered by this Report is:

LEGAL DESCRIPTION IS ATTACHED HERETO AND MADE A PART HEREOF

3. The following unsatisfied mortgages, liens and judgments affecting the land covered by this Report appear of record:

SEE CONTINUATION PAGE ATTACHED HERETO AND MADE A PART HEREOF

4. Taxes:

SEE CONTINUATION PAGE ATTACHED HERETO AND MADE A PART HEREOF

The foregoing report is prepared and furnished for information only, is not intended to constitute or imply any opinion, warranty, guaranty, insurance, or similar assurance as to the status of title, and no determination has been made of the authenticity of any instrument described or referred to herein. The name search for the purposes of determining applicable judgments and liens is limited to the apparent record owner(s) shown herein. No attempt has been made to determine whether the land is subject to liens or assessments which are not shown as existing liens by the public records. The Company's liability hereunder shall not exceed the cost of this Report, or \$1,000.00 whichever is less.

THIS REPORT SHALL NOT BE USED FOR THE ISSUANCE OF TITLE INSURANCE.

Southern Guaranty Title Company

By: 

November 5, 2014

**OWNERSHIP AND ENCUMBRANCE REPORT  
LEGAL DESCRIPTION**

File No.: 11691

November 5, 2014

**Lots 14 and 15, Block 21, Englewood Heights, as per plat thereof, recorded in Plat Deed Book 59, Page 107, of the Public Records of Escambia County, Florida**

**OWNERSHIP AND ENCUMBRANCE REPORT  
CONTINUATION PAGE**

File No.: 11691

November 5, 2014

**UNSATISFIED MORTGAGES, LIENS AND JUDGMENTS AFFECTING THE LAND COVERED BY THIS REPORT THAT APPEAR OF RECORD:**

1. Mortgage executed by Tamekia V. Johnson and Dessie R. Wilkerson to SunTrust Bank, dated 12/28/2006 and recorded in Official Record Book 6068 on page 941 of the public records of Escambia County, Florida. given to secure the original principal sum of \$26,000.00. Mortgage Modification recorded in O.R. Book 6133, page 1749.
2. Possible Certificate of Delinquency filed by Ethel D. Collins recorded in O.R. Book 4809, page 953.
3. Possible Certificate of Delinquency filed by Carla D. Floyd recorded in O.R. Book 6769, page 1413.
4. Judgment filed by Citibank (South Dakota), N.A. recorded in O.R. Book 6851, page 507.
5. MSBU Lien filed by Escambia County recorded in O.R. Book 4316, page 538.
6. Taxes for the year 2010-2013 delinquent. The assessed value is \$47,966.00. Tax ID 06-2672-000.

**PLEASE NOTE THE FOLLOWING:**

- A. Subject to current year taxes.
- B. Taxes and assessments due now or in subsequent years.
- C. Subject to Easements, Restrictions and Covenants of record.
- D. Encroachments, overlaps, boundary line disputes, and any other matters which would be disclosed by an accurate survey and inspection of the premises.
- E. Oil, gas and mineral or any other subsurface rights of any kind or nature.

**SOUTHERN GUARANTY TITLE COMPANY**

4400 BAYOU BLVD., SUITE 13-B, CORDOVA SQUARE

PENSACOLA, FLORIDA 32503

TEL. (850) 478-8121 FAX (850) 476-1437

Email: rcsgr@aol.com

Janet Holley  
Escambia County Tax Collector  
P.O. Box 1312  
Pensacola, FL 32596

CERTIFICATION: TITLE SEARCH FOR TDA

TAX DEED SALE DATE: 2-2-2015

TAX ACCOUNT NO.: 06-2672-000

CERTIFICATE NO.: 2012-3984

In compliance with Section 197.256, 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

☒ ☐ Notify City of Pensacola, P.O. Box 12910, 32521  
221 Palafox Place, 4th Floor/  
☒ ☐ Notify Escambia County, 190 Governmental Center, 32502  
☒ ☐ Homestead for 2014 tax year.

Tamekia Virginia Johnson  
904 W. Jordan St.  
Pensacola, FL 32501

Carla D. Floyd  
2290 Welcome Rd.  
Cantonment, FL 32533

Suntrust Bank  
7455 Chancellor Dr.  
Orlando, FL 32809

Ethel D. Collins  
c/o Clerk of Court  
1800 St. Mary Ave.  
Pensacola, FL 32501

Citibank (South Dakota), N.A.  
701 East 60th St. North  
Sioux Falls, SD 57117

Certified and delivered to Escambia County Tax Collector,  
this 6th day of November, 2014.

SOUTHERN GUARANTY TITLE COMPANY

by: Richard S. Combs, President

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

Prepared By: TAMEKIA V. JOHNSON  
904 WEST JORDAN STREET  
PENSACOLA, FL 32501

Above Space Reserved for Recording

[If required by your jurisdiction, list above the name & address of: 1) where to return this form; 2) preparer; 3) party requesting recording.]

## Quitclaim Deed

Date of this Document: Friday, December 28, 2007

Reference Number of Any Related Documents:

Grantor:

Name: DESSIE WILKERSON  
Street Address: 5500 STEWART STREET  
City/State/Zip: MILTON, FLORIDA 32570

Grantee:

Name: TAMEKIA VIRGINIA JOHNSON  
Street Address: 904 WEST JORDAN STREET  
City/State/Zip: PENSACOLA, FLORIDA 32501-1955

Abbreviated Legal Description (i.e., lot, block, plat or section, township, range, quarter/quarter or unit, building and condo name): 904 WEST JORDAN STREET PENSACOLA, FL A.K.A. LTS 14 AND 15

BLK 21 EMERALDWOOD HEIGHTS PT DB 59 P 107 PR  
1028.12345 P 003175 PR 2943 P 104/106 CASE # 90-130-CP-03

Assessor's Property Tax Parcel/Account Number(s):

1828306000014021

THIS QUITCLAIM DEED, executed this 28<sup>th</sup> day of DECEMBER 2007, by first party, Grantor, DESSIE WILKERSON, whose mailing address is 5500 STEWART STREET MILTON, FL 32570, to second party, Grantee, TAMEKIA V. JOHNSON, whose mailing address is 904 WEST JORDAN STREET PENSACOLA, FL 32501.

WITNESSETH that the said first party, for good consideration and for the sum of ONE DOLLAR Dollars (\$ 1.00 ) paid by the said second party, the receipt whereof is hereby acknowledged, does hereby remise, release and quitclaim unto the said second party forever, all the right, title, interest and claim,

which the said first party has in and to the following described parcel of land, and improvements and appurtenances thereto in the County of ESCAMBIA State of FLORIDA

to wit: 904 WEST JORDAN STREET PENSACOLA, FLORIDA AKA LOTS 11 and 15  
BLK 21 COPELAND HEIGHT PLAT DB 59 P 107 OR  
1028/2365 P 603/759 OR 2943 P 164/166  
CASE # 90-130CP03

IN WITNESS WHEREOF, the said first party has signed and sealed these presents the day and year first written above. Signed, sealed and delivered in the presence of:

Signature of Witness

Print Name of Witness

Sarah F. Calhoun  
Sarah Calhoun

Signature of Witness

Print Name of Witness

Phuong-Thao Tran  
Phuong-Thao Tran

Signature of Grantor

Print Name of Grantor

Dessie Wilkerson, Amelia Spence PAA for Dessie Wilkerson  
DESSIE WILKERSON

State of Florida

County of ESCAMBIA

On 28 DEC 07 before me, NATHAN DAVIS  
 appeared TAMEKIA V. JOHNSON, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

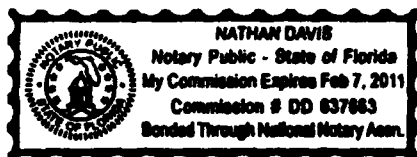
WITNESS my hand and official seal.

Nathan Davis  
 Signature of Notary

Affiant Known ☒ Produced ID

Type of ID FL DL

(Seal)



**WHEN RECORDED MAIL TO:**



JOHNSON, TAMEKIA V.

Record and Return To:  
Fiserv Lending Solutions  
600A N. John Rodes Blvd  
MELBOURNE, FL 32934

This Mortgage prepared by:

Name: Diana Bass / 20063560746000 / ILS / QCPR  
Company: SunTrust Bank  
Address: 7455 Chancellor Drive, Orlando, FL 32809



\*#T1+00020063560746000+DOT\*

**MORTGAGE**

**FOR USE WITH SECURED REVOLVING CREDIT AGREEMENT**

**MAXIMUM LIEN.** The total amount of indebtedness secured by this Mortgage may decrease or increase from time to time, but the maximum amount of principal indebtedness which may be outstanding at any one time shall not exceed \$26,000.00, plus interest, and amounts expended or advanced by Lender for the payment of taxes, levies or insurance on the Property, and interest on such amounts.

**THIS MORTGAGE** dated December 28, 2006, is made and executed between TAMEKIA V JOHNSON, whose address is 904 W JORDAN ST, PENSACOLA, FL 325011955, A SINGLE PERSON; DESSIE R WILKERSON, whose address is 904 W JORDAN ST, PENSACOLA, FL 325011955, A SINGLE PERSON. (referred to below as "Grantor") and SunTrust Bank, whose address is 7455 Chancellor Drive, Orlando, FL 32809 (referred to below as "Lender").

**GRANT OF MORTGAGE.** For valuable consideration, Grantor mortgages to Lender all of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights, watercourses and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, (the "Real Property") located in ESCAMBIA County, State of Florida:

DESSIE R WILKERSON hereby certifies that the above-described property is not his/her constitutional homestead as made and provided by the laws of the state of Florida.

The Real Property or its address is commonly known as 904 W JORDAN ST, PENSACOLA, FL 32501.

**REVOLVING LINE OF CREDIT.** This Mortgage secures the indebtedness including, without limitation, a revolving line of credit under which, upon request by Borrower, Lender, within twenty (20) years from the date of this Mortgage, may make future advances to Borrower. Such future advances, together with interest thereon, are secured by this Mortgage. Such advances may be made, repaid, and remade from time to time, subject to the limitation that the total outstanding balance owing at any one time, not including finance charges on such balance at a fixed or variable rate or sum as provided in the Credit Agreement, any temporary overages, other charges, and any amounts expended or advanced as provided in either the indebtedness paragraph or this paragraph, shall not exceed the Credit Limit as provided in the Credit Agreement. It is the intention of Grantor and Lender that this Mortgage secures the balance outstanding under the Credit Agreement from time to time from zero up to the Credit Limit as provided in the Credit Agreement and any intermediate balance.

Grantor presently assigns to Lender all of Grantor's right, title, and interest in and to all present and future leases of the Property and all Rents from the Property. In addition, Grantor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents.

**THIS MORTGAGE, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (A) PAYMENT OF THE INDEBTEDNESS AND (B) PERFORMANCE OF EACH OF GRANTOR'S AGREEMENTS AND OBLIGATIONS UNDER THE CREDIT AGREEMENT WITH THE CREDIT LIMIT OF \$26,000.00, THE RELATED DOCUMENTS, AND THIS MORTGAGE. THIS MORTGAGE IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:**

**GRANTOR'S WAIVERS.** Grantor waives all rights or defenses arising by reason of any "one action" or "anti-deficiency" law, or any other law which may prevent Lender from bringing any action against Grantor, including a claim for deficiency to the extent Lender is otherwise entitled to a claim for deficiency, before or after Lender's commencement or completion of any foreclosure action, either judicially or by exercise of a power of sale.

**GRANTOR'S REPRESENTATIONS AND WARRANTIES.** Grantor warrants that: (a) this Mortgage is executed at Borrower's request and not at the request of Lender; (b) Grantor has the full power, right, and authority to enter into this Mortgage and to hypothecate the Property; (c) the provisions of this Mortgage do not conflict with, or result in a default under any agreement or other instrument binding upon Grantor and do not result in a violation of any law, regulation, court decree or order applicable to Grantor; (d) Grantor has established adequate means of obtaining from Borrower on a continuing basis information about Borrower's financial condition; and (e) Lender has made no representation to Grantor about Borrower (including without limitation the creditworthiness of Borrower).

**PAYMENT AND PERFORMANCE.** Except as otherwise provided in this Mortgage, Borrower shall pay to Lender all indebtedness secured by

**MORTGAGE  
(Continued)**

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at any time held by or for the benefit of Lender in any capacity, without the written consent of Lender.

**Successors and Assigns.** Subject to any limitations stated in this Mortgage on transfer of Grantor's interest, this Mortgage shall be binding upon and inure to the benefit of the parties, their successors and assigns. If ownership of the Property becomes vested in a person other than Grantor, Lender, without notice to Grantor, may deal with Grantor's successors with reference to this Mortgage and the indebtedness by way of forbearance or extension without releasing Grantor from the obligations of this Mortgage or liability under the indebtedness.

**Time is of the Essence.** Time is of the essence in the performance of this Mortgage.

**DEFINITIONS.** The following words shall have the following meanings when used in this Mortgage:

**Borrower.** The word "Borrower" means TAMEKIA V JOHNSON and includes all co-signers and co-makers signing the Credit Agreement and all their successors and assigns.

**Credit Agreement.** The words "Credit Agreement" mean the credit agreement dated December 28, 2006, with credit limit of \$26,000.00 from Borrower to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement. **NOTICE TO GRANTOR: THE CREDIT AGREEMENT CONTAINS A VARIABLE INTEREST RATE.**

**Environmental Laws.** The words "Environmental Laws" mean any and all state, federal and local statutes, regulations and ordinances relating to the protection of human health or the environment, including without limitation the Comprehensive Environmental Response, Compensation, and Liability Act of 1980, as amended, 42 U.S.C. §§ 9601-9607, the Superfund Amendments and Reauthorization Act of 1986, Pub. L. No. 99-499 ("SARA"), the Hazardous Materials Transportation Act, 49 U.S.C. Section 1801, et seq., the Resource Conservation and Recovery Act, 42 U.S.C. § 6901, et seq., and any other applicable state or federal laws, rules, or regulations adopted pursuant thereto.

**Event of Default.** The words "Event of Default" mean individually, collectively, and interchangeably any of the events of default set forth in this Mortgage in the events of default section of this Mortgage.

**Grantor.** The word "Grantor" means TAMEKIA V JOHNSON and DESSIE R WILKERSON.

**Hazardous Substances.** The words "Hazardous Substances" mean materials that, because of their quantity, concentration or physical, chemical or infectious characteristics, may cause or pose a present or potential hazard to human health or the environment when improperly used, treated, stored, disposed of, generated, manufactured, transported or otherwise handled. The words "Hazardous Substances" are used in their very broadest sense and include without limitation any and all hazardous or toxic substances, materials or waste as defined by or listed under the Environmental Laws. The term "Hazardous Substances" also includes, without limitation, petroleum and petroleum by-products or any fraction thereof and asbestos.

**Improvements.** The word "Improvements" means all existing and future improvements, buildings, structures, mobile homes affixed on the Real Property, facilities, additions, replacements and other construction on the Real Property.

**Indebtedness.** The word "Indebtedness" means all principal, interest, and other amounts, costs and expenses payable under the Credit Agreement or Related Documents, together with all renewals of, extensions of, modifications of, consolidations of and substitutions for the Credit Agreement or Related Documents and any amounts expended or advanced by Lender to discharge Grantor's obligations or expenses incurred by Lender to enforce Grantor's obligations under this Mortgage, together with interest on such amounts as provided in this Mortgage.

**Lender.** The word "Lender" means SunTrust Bank, its successors and assigns. The words "successors or assigns" mean any person or company that acquires any interest in the Credit Agreement.

**Mortgage.** The word "Mortgage" means this Mortgage between Grantor and Lender.

**Personal Property.** The words "Personal Property" mean all equipment, fixtures, and other articles of personal property now or hereafter owned by Grantor, and now or hereafter attached or affixed to the Real Property, together with all accessories, parts, and additions to, all replacements of, and all substitutions for, any of such property, and together with all proceeds, including without limitation all insurance proceeds and refunds of premiums) from any sale or other disposition of the Property.

**Property.** The word "Property" means collectively the Real Property and the Personal Property mentioned in the Mortgage.

**Real Property.** The words "Real Property" mean the real property, interests and fixtures situated in the Mortgage.

**Related Documents.** The words "Related Documents" mean all promissory notes, credit agreements, loan agreements, environmental agreements, guarantees, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the indebtedness.

**Rents.** The word "Rents" means all present and future rents, revenues, income, issues, royalties, profits, and other benefits derived from the Property.

**EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.**

GRANTOR:

X

*[Signature]*  
TAMEKIA V JOHNSON  
*[Signature]*  
BA for DESSIE WILKERSON

H009A205

**SCHEDULE A**

KNOWN AS: 904 W JORDAN ST

ALL THAT CERTAIN LAND IN ESCAMBIA COUNTY, FLORIDA, TO-WIT:

LOT(S) 14 & 15, BLOCK 21 OF ENGLEWOOD HEIGHTS 90 AS RECORDED IN  
PLAT BOOK 603, PAGE 759, ET SEQ., OF THE PUBLIC RECORDS OF  
ESCAMBIA COUNTY, FLORIDA.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS,  
OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.



JOHNSON, TAMEKIA V.

Record and Return To:  
Fiserv Lending Solutions  
600A N. John Rodes Blvd  
MELBOURNE, FL 32934

This Modification of Mortgage prepared by:

Name: Diana Bass / 20070901303470 / ILS  
Company: SunTrust Bank  
Address: 7455 Chancellor Drive, Orlando, FL 32809



SUNTRUST

### MODIFICATION OF MORTGAGE



\*TI+00020070901303470+DOTM\*

THIS MODIFICATION OF MORTGAGE dated April 6, 2007, is made and executed between TAMEKIA V JOHNSON, whose address is 904 W JORDAN ST, PENSACOLA, FL 325011955, A SINGLE PERSON. (referred to below as "Grantor") and SunTrust Bank, whose address is 7455 Chancellor Drive, Orlando, FL 32809 (referred to below as "Lender").

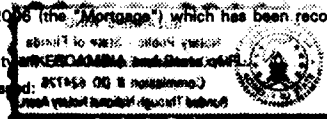
MORTGAGE. Lender and Grantor have entered into a Mortgage dated December 28, 2006 (the "Mortgage") which has been recorded in ESCAMBIA County, State of Florida, as follows:

01-18-2007 in OR/Deed Book 6068 at Page 941 in the Clerk's Office of (County/City)

The maximum aggregate amount of principal to be secured at any one time is increased:

From: TWENTY SIX THOUSAND DOLLARS AND 00/100  
(\$26,000.00)

To: FIFTY THOUSAND DOLLARS AND 00/100  
(\$50,000.00)



REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in ESCAMBIA County, State of Florida:

LOT(S) 14 & 15, BLOCK 21 OF ENGLEWOOD HEIGHTS 90 AS RECORDED IN PLAT BOOK 603, PAGE 759, ET SEQ., OF THE PUBLIC RECORDS OF ESCAMBIA COUNTY, FLORIDA.

The Real Property or its address is commonly known as 904 W JORDAN ST, PENSACOLA, FL 325011955. The Real Property tax identification number is 062672000.

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

("XX" Represents applicable modifications to above referenced mortgage)

XX WHEREAS, Borrower has requested an increase in the amount of the credit line and Bank has agreed to increase the credit limit, on the terms and conditions set forth herein; and

XX The Bank hereby agrees to extend the time for payment of the Agreement and Security Instrument and Borrower agrees to pay same and any advances made pursuant to the Access 3 line of credit as set forth in the Renewal Agreement, executed by Borrower on the date hereof, in the amount of the unpaid principal balance of the Agreement, plus accrued interest, costs, and expenses with a maturity date of 04-06-2027. No new monies have been advanced unless the box below is checked.

XX In order to evidence an increase in the credit line as contained in the Agreement, as contemplated hereby, the Renewal Agreement and the Security Instrument are hereby amended to provide for an increase in the credit limit in the amount of \$24,000.00.

XX The future advance clause contained in the Security Instrument is hereby amended to reflect that the maximum principal amount that may be secured by the lien of the Security Instrument is increased to \$100,000.00.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorser to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions. Grantor hereby ratifies and affirms that Grantor's liability shall continue in full force and effect through and including the Note's now extended maturity date and that Grantor has no defenses, setoffs, or other claims against Lender arising out of this credit facility. If it is determined that any other person or entity other than Lender shall have a lien, encumbrance, or claim of any type which has a legal priority over any term of this Modification, the original terms of the Note and Mortgage shall be severable from this Modification and separately enforceable from the terms thereof as modified hereby in accordance with their original terms, and Lender shall maintain all legal or equitable priorities which were in existence before the date of execution of this Modification. It is understood by and is the intention of the parties hereto that any legal or equitable priorities of Lender over any party which were in existence before the date of execution of this Modification shall remain in effect after the execution of this Modification.

# MODIFICATION OF MORTGAGE (Continued)

Page 2

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED APRIL 6, 2007.

GRANTOR:

X TAMEKIA V JOHNSON

LENDER:

SUNTRUST BANK

\* Suzanne B. Wing

Jana K. Bass

## INDIVIDUAL ACKNOWLEDGMENT

STATE OF Florida

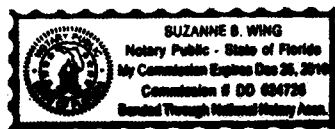
)

) SS

COUNTY OF Escombria

)

The foregoing instrument was acknowledged before me this 10th day of April, 2007 by TAMEKIA V JOHNSON, who is personally known to me or who has produced as identification and did / did not take an oath.



Suzanne B. Wing

(Signature of Person Taking Acknowledgment)  
Suzanne B. Wing

(Name of Acknowledger Typed, Printed or Stamped)

FSR

(Title or Rank)

(Serial Number, if any)

## LENDER ACKNOWLEDGMENT

STATE OF Tennessee

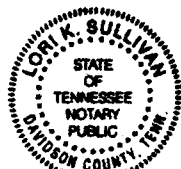
)

) SS

COUNTY OF Davidson

)

The foregoing instrument was acknowledged before me this 17th day of April, 2007 by Jana K. Bass. He or she is personally known to me or has produced as identification and did / did not take an oath.



My Commission Expires JAN. 23, 2010

Lori K. Sullivan

(Signature of Person Taking Acknowledgment)

(Name of Acknowledger Typed, Printed or Stamped)

(Title or Rank)

(Serial Number, if any)

Recorded in Public Records 04/10/2012 at 01:24 PM OR Book 6842 Page 905,  
Instrument #2012027512, Ernie Lee Magaha Clerk of the Circuit Court Escambia  
County, FL

IN THE COUNTY COURT FOR THE  
1ST JUDICIAL CIRCUIT IN  
AND FOR ESCAMBIA COUNTY, FLORIDA

CASE NUMBER: 2011 SC 001630

CITIBANK (SOUTH DAKOTA), N.A.  
Plaintiff,

vs.

TAMEKIA JOHNSON  
Defendant.

ERNIE LEE MAGAHA  
CLERK OF CIRCUIT COURT  
ESCAMBIA COUNTY, FL

2012 APR -4 A 7 14

COUNTY CIVIL DIVISION  
FILED & RECORDED

**DEFAULT FINAL JUDGMENT**

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

IT IS ADJUDGED that Plaintiff, CITIBANK (SOUTH DAKOTA), N.A., recover from the Defendant(s), TAMEKIA JOHNSON, the sum of \$4793.34 on principal, \$0.00 for interest, and \$350.00 for costs making a total of \$5143.34 that shall bear interest at the rate of 4.75% for the remainder of this calendar year; thereafter interest shall accrue pursuant to Fla. Stat. §55.03, for which let execution issue.

IT IS FURTHER ORDERED AND ADJUDGED that the defendant(s) shall complete the attached Florida Small Claims Rules Form 7.343 (Fact Information Sheet) and return it to Zakheim & LaVrar, P.A., 1045 South University Drive, Suite 202, Plantation, Florida 33324, within 45 days from the date of this final judgment, unless the final judgment is satisfied or notice of appeal is filed. Jurisdiction of this case is retained to enter further orders that are proper to compel the defendant(s) to complete Form 7.343 and return it to Zakheim & LaVrar, P.A.

ORDERED in ESCAMBIA County, Florida, this 3rd day of April, 2012.

JUDGE



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

**Plaintiff's Address:**

CITIBANK (SOUTH DAKOTA), N.A., 701 EAST 60TH STREET NORTH, SIOUX FALLS SD 57117  
Account No: XXXXXXXXXXXX1666

**Copies furnished to:**

✓ Zakheim & LaVrar, P.A., 1045 S. University Dr., Ste. # 202, Plantation, FL 33324  
✓ TAMEKIA JOHNSON, 904 W JORDAN ST, PENSACOLA FL 32501-1955, \*\*\*-\*\*-3966

4-5-12 ujd

Case: 2011 SC 001630

00095311103

Dkt: CC1033 Pg#:

3

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

In Re: CASE NO.: 01-0000233-CJ

COLLINS, ETHEL D.

Petitioner.

vs.

JOHNSON, TAMEKIA ,  
9110 AMHURST DRIVE  
PENSACOLA, FL 32534

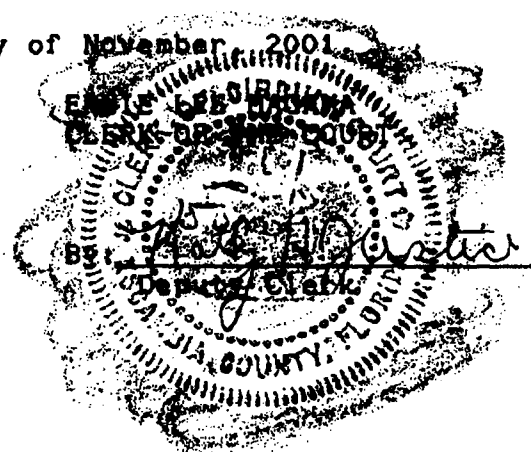
Respondent.

JUDGMENT/CERTIFICATE OF DELINQUENCY

The undersigned, being the duly authorized and responsible local depository for court-ordered support payments pursuant to F.S. 61.181, in ESCAMBIA County hereby certifies that JOHNSON, TAMEKIA has failed to pay into the depository the court-ordered support payment as mandated by the current Support Order in this cause. As of this date, the total support arrearage is \$800.00 balance at terms, not including any costs or fees.

I further certify that JOHNSON, TAMEKIA was issued a Notice of Delinquency on 10/16/2001, and thirty (30) or more days having elapsed since the delinquent payment referenced above was due. Pursuant to F.S. 61.14 this Certificate evidences a Final Judgment by operation of law for all past due and future payments together with all applicable costs and fees as otherwise provided by law for which execution may issue and which has the full force, effect and attributes of a Judgment entered by a Court in the State of Florida.

Dated this 21st day of November, 2001.



FILED & RECORDED

2001 NOV 21 P 4:22

ERNIE LEE MAGAHA, CLERK  
CIRCUIT COURT  
AND COUNTY COURT  
ESCAMBIA COUNTY, FLORIDA

RCD Nov 29, 2001 02:22 pm  
Escambia County, Florida

ERNIE LEE MAGAHA  
Clerk of the Circuit Court  
INSTRUMENT 2001-906429

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

CASE NO.: 08-0101018-DR JD/DIV: V  
UCN: 17 2008 DR 101018 XXXX JV

FLOYD, CARLA D.  
2290 WELCOME ROAD  
CANTONMENT, FL 32533  
Petitioner.

vs.

JOHNSON, TAMEKIA  
817 BROOK MEADOW LANE  
PENSACOLA, FL 32514  
Respondent.

ERNIE LEE MAGAHA  
CLERK OF CIRCUIT COURT  
ESCAMBIA COUNTY FL

2011 SEP 30 P 3:15

DOMESTIC RELATIONS  
FILED & RECORDED

JUDGMENT/CERTIFICATE OF DELINQUENCY

The undersigned, being the duly authorized local depository for court-ordered support payments pursuant to F.S. 61.181, in ESCAMBIA County, certifies that JOHNSON, TAMEKIA has failed to pay into the depository the court-ordered support payment mandated by the current Support Order in this cause. As of this date, the total support arrearage is \$800.00 balance at terms, not including any costs or fees. Statutory interest automatically accrues on all past due support pursuant to F.S.55.03.

I further certify that JOHNSON, TAMEKIA was issued a Notice of Delinquency on 06/20/2011, and 30 or more days have elapsed since the referenced delinquent payment was due. Pursuant to F.S. 61.14 this Certificate is a Final Judgment by operation of law for all past due and future payments together with all applicable costs and fees as provided by law for which execution may issue and which has the full force, effect and attributes of a Judgment entered by a Court in the State of Florida.

Dated September

ESCAMBIA CTY CLERK, SEACREST, ERNIE LEE MAGAHA

By:  Deputy Clerk

