

18-432

Tax Collector's Certification

CTY-513

Tax Deed Application Number
1800215

Date of Tax Deed Application
Apr 25, 2018

This is to certify that **ATCF II FLORIDA-A, LLC**, holder of **Tax Sale Certificate Number 2016 / 5699**, Issued the 1st Day of June, 2016 and which encumbers the following described property in the county of Escambia County, State of Florida, to wit: **10-2449-160**

Cert Holder:
ATCF II FLORIDA-A, LLC
PO BOX 54972
NEW ORLEANS, LA 70154

Property Owner:
STOKES CHRIS A &
STOKES DENA M &
9900 MOBILE HWY
PENSACOLA, FL 32526
BEG AT SE COR OF LT 7 S 90 DEG 0 MIN 0 SEC E 663 5 0/100 FT N 0 DEG 0 MIN 0 SEC E 673 89/100 FT TO N (Full legal attached.)

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, or if the certificate is held by the County, all appropriate fees have been deposited.

Certificates owned by applicant and filed in connection with this application:

Certificate Year/Number	Account Number	Sale Date	Face Amount of Certificate	Interest	Total
2016/5699	10-2449-160	06/01/2016	1,893.18	94.66	1,987.84

Certificates redeemed by applicant or included (County) in connection with this tax deed application:

Certificate Year/Number	Account Number	Sale Date	Face Amount of Certificate	Tax Collector's Fee	Interest	Total
/						

Amounts Certified by Tax Collector (Lines 1-7):

Total Amount Paid

1. Total of all Certificates in Applicant's Possession and Cost of the Certificates Redeemed by Applicant	1,987.84
2. Total of Delinquent Taxes Paid by Tax Deed Applicant	2,150.28
3. Total of Current Taxes Paid by Tax Deed Applicant	1,783.30
4. Ownership and Encumbrance Report Fee	200.00
5. Tax Deed Application Fee	175.00
6. Total Interest Accrued by Tax Collector Pursuant to Section 197.542, F.S.	
7. Total (Lines 1 - 6)	6,296.42

Amounts Certified by Clerk of Court (Lines 8-15):

Total Amount Paid

8. Clerk of Court Statutory Fee for Processing Tax Deed	
9. Clerk of Court Certified Mail Charge	
10. Clerk of Court Advertising Charge	
11. Clerk of Court Recording Fee for Certificate of Notice	
12. Sheriff's Fee	
13. Interest Computed by Clerk of Court Pursuant to Section 197.542, F.S.	
14. Total (Lines 8 - 13)	
15. One-half Assessed Value of Homestead Property, if Applicable per F.S.	
16. Other Outstanding Certificates and Delinquent Taxes Not Included in this Application, If Applicable Per Florida Statutes	
17. Statutory (Opening) Bid; Total of Lines 7, 14, 15 (if applicable) and 16 (if applicable)	
18. Redemption Fee	6.25
19. Total Amount to Redeem	

Done this the 1st day of May, 2018 Scott Lunsford, Tax Collector of Escambia County

Date of Sale: October 1, 2018

By *Jennifer M. Cassidy*

*This certification must be surrendered to the Clerk of the Circuit Court no later than ten (10) days after this date.
10-2449-160 2016

BEG AT SE COR OF LT 7 S 90 DEG 0 MIN 0 SEC E 663 5 0/100 FT N 0 DEG 0 MIN 0 SEC E 673 89/100 FT TO N R/W LI OF HWY 90 ALG CURVE CONC SWLY RADIUS 2796 9 4/100 FT (DELTA 4 DEG 32 MIN 3 SEC CH BRG S 54 DEG 25 MIN 59 SEC W CH 221 28/100 FT) ARC DIST 221 34 /100 FT TO N R/W LI OF HWY 90 FOR POB CONT SWLY AL G CURVE RADIUS 2796 94/100 FT (DELTA 0 DEG 29 MIN 24 SEC CH BRG S 59 DEG 5 MIN 27 SEC W CH 23 92/100 FT) ARC DIST 23 92/100 FT N 2 DEG 25 MIN 45 SEC E 464 88/100 FT N 86 DEG 53 MIN 8 SEC W 346 53/100 FT N 0 DEG 39 MIN 2 SEC E 50 FT N 89 DEG 21 MIN 0 SEC W 40 FT N 0 DEG 39 MIN 0 SEC E 288 26/100 FT T O N LI OF LT 7 S 87 DEG 34 MIN 15 SEC E 396 99/100 FT S 2 DEG 25 MIN 45 SEC W 792 49/100 FT TO N R/W LI OF HWY 90 & POB OR 4641 P 1695 OR 4907 P 1251 OR 4921 P 744 OR 6024 P 900 OR 6546 P 1305 OR 6604 P 464

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512
R. 12/16

Application Number: 1800215

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,
ATCF II FLORIDA-A, LLC
PO BOX 54972
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
10-2449-160	2016/5699	06-01-2016	BEG AT SE COR OF LT 7 S 90 DEG 0 MIN 0 SEC E 663 5 0/100 FT N 0 DEG 0 MIN 0 SEC E 673 89/100 FT TO N R/W LI OF HWY 90 ALG CURVE CONC SWLY RADIUS 2796 9 4/100 FT (DELTA 4 DEG 32 MIN 3 SEC CH BRG S 54 DEG 25 MIN 59 SEC W CH 221 28/100 FT) ARC DIST 221 34 /100 FT TO N R/W LI OF HWY 90 FOR POB CONT SWLY AL G CURVE RADIUS 2796 94/100 FT (DELTA 0 DEG 29 MIN 24 SEC CH BRG S 59 DEG 5 MIN 27 SEC W CH 23 92/100 FT) ARC DIST 23 92/100 FT N 2 DEG 25 MIN 45 SEC E 464 88/100 FT N 86 DEG 53 MIN 8 SEC W 346 53/100 FT N 0 DEG 39 MIN 2 SEC E 50 FT N 89 DEG 21 MIN 0 SEC W 40 FT N 0 DEG 39 MIN 0 SEC E 288 26/100 FT T O N LI OF LT 7 S 87 DEG 34 MIN 15 SEC E 396 99/100 FT S 2 DEG 25 MIN 45 SEC W 792 49/100 FT TO N R/W LI OF HWY 90 & POB OR 4641 P 1695 OR 4907 P 1251 OR 4921 P 744 OR 6024 P 900 OR 6546 P 1305 OR 6604 P 464

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, ownership and encumbrance 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
ATCF II FLORIDA-A, LLC
PO BOX 54972
NEW ORLEANS, LA 70154

04-25-2018



Chris Jones Escambia County Property Appraiser

- Real Estate Search
- Tangible Property Search
- Sale List
- Amendment 1/Portability Calculations

[Back](#)

← Navigate Mode Account Reference →

Printer Friendly Version

General Information	
Reference:	101S325001002003
Account:	102449160
Owners:	STOKES CHRIS A & STOKES DENA M &
Mail:	9900 MOBILE HWY PENSACOLA, FL 32526
Situs:	11550 MOBILE HWY 32526
Use Code:	SINGLE FAMILY RESID P
Taxing Authority:	COUNTY MSTU
Schools (Elem/Int/High):	BEULAH/RANSOM/TATE
Tax Inquiry:	Open Tax Inquiry Window
Tax Inquiry link courtesy of Scott Lunsford Escambia County Tax Collector	

Assessments				
Year	Land	Imprv	Total	Cap Val
2017	\$49,097	\$63,003	\$112,100	\$112,100
2016	\$49,097	\$61,757	\$110,854	\$110,854
2015	\$49,097	\$59,104	\$108,201	\$108,201

[Disclaimer](#)

Amendment 1/Portability Calculations

➤ [File for New Homestead Exemption Online](#)

Sales Data					
Sale Date	Book	Page	Value	Type	Official Records (New Window)
06/15/2010	6604	464	\$100	QC	View Instr
12/31/2009	6546	1305	\$100	QC	View Instr
11/2006	6024	900	\$100	QC	View Instr
05/2002	4907	1251	\$100	QC	View Instr
12/2000	4641	1695	\$119,900	WD	View Instr
07/1992	3216	695	\$15,500	WD	View Instr

Official Records Inquiry courtesy of Pam Childers
Escambia County Clerk of the Circuit Court and Comptroller

2017 Certified Roll Exemptions
None

Legal Description
BEG AT SE COR OF LT 7 S 90 DEG 0 MIN 0 SEC E 663 50/100 FT N 0 DEG 0 MIN 0 SEC E 673 89/100 FT TO N R/W LT OF HWY...

Extra Features
MOBILE HOME

Parcel Information	Launch Interactive Map
<p>Section Map Id: 10-15-32</p> <p>Approx. Acreage: 3.0400</p> <p>Zoned: RMU</p> <p>Evacuation & Flood Information Open Report</p>	<p style="text-align: center;">View Florida Department of Environmental Protection (DEP) Data</p>

Buildings

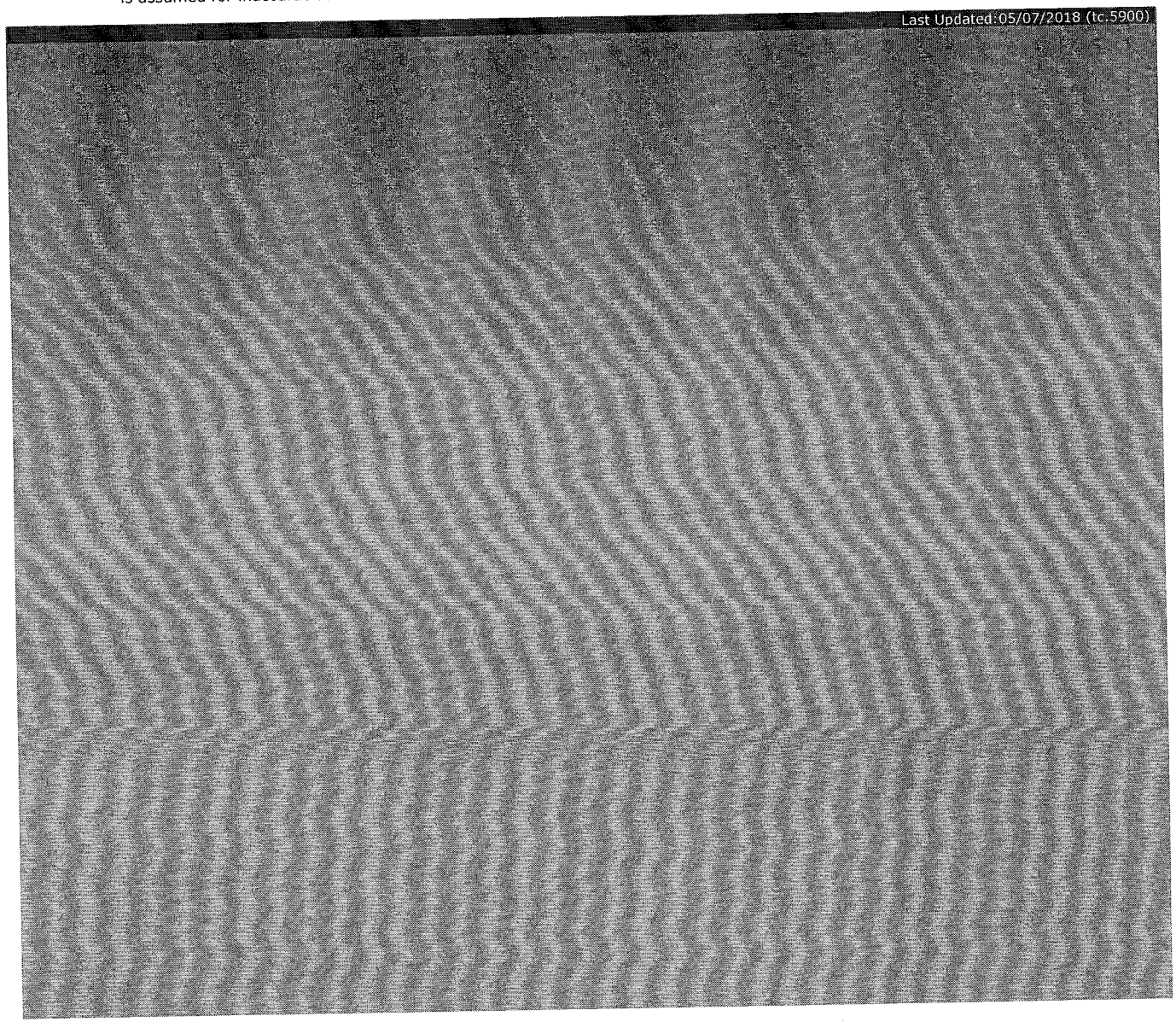
Address: 11550 MOBILE HWY, Year Built: 1993, Effective Year: 1993

<p>Structural Elements</p> <p>DECOR/MILLWORK-AVERAGE DWELLING UNITS-1 EXTERIOR WALL-BRICK-FACE/VENEER FLOOR COVER-CARPET FOUNDATION-SLAB ON GRADE HEAT/AIR-CENTRAL H/AC INTERIOR WALL-DRYWALL-PLASTER NO. PLUMBING FIXTURES-3 NO. STORIES-1 ROOF COVER-COMPOSITION SHG ROOF FRAMING-GABLE STORY HEIGHT-0 STRUCTURAL FRAME-WOOD FRAME</p>	<p>The diagram shows a rectangular building footprint with a central area labeled 'BAS'. The perimeter dimensions are: top-left 16, top-right 31, right side 27, bottom-right 20, bottom-right 20, bottom-left 13, and left side 27. There are two small rectangular areas at the bottom with dimensions 4 and 20. A small protrusion at the top has dimensions 3, 6, and 3.</p>
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Areas - 1529 Total SF
BASE AREA - 1449
OPEN PORCH FIN - 80

Images
None

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



PAM CHILDERS

CLERK OF THE CIRCUIT COURT
 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: 102449160 Certificate Number: 005699 of 2016**

Payor: DENA STOKES 9900 MOBILE HWY PENSACOLA, FL 32526 Date 05/18/2018

Clerk's Check #	443804629	Clerk's Total	\$490.50
Tax Collector Check #	1	Tax Collector's Total	\$6,869.35
		Postage	\$60.00
		Researcher Copies	\$0.00
		Total Received	\$7,419.85
			\$ 6,533.87

**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
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**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 # 2016 TD 005699

Redeemed Date 05/18/2018

Name DENA STOKES 9900 MOBILE HWY PENSACOLA, FL 32526

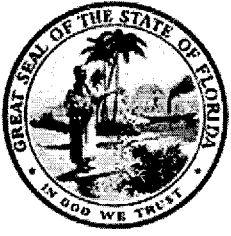
Clerk's Total = TAXDEED	\$490.50
Due Tax Collector = TAXDEED	\$6,869.35
Postage = TD2	\$60.00
ResearcherCopies = TD6	\$0.00

• 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: 102449160 Certificate Number: 005699 of 2016

Redemption Yes No
 Application Date
 Interest Rate

	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date <input type="text" value="10/01/2018"/>	Redemption Date <input type="text" value="05/18/2018"/>
Months	6	1
Tax Collector	<input type="text" value="\$6,296.42"/>	<input type="text" value="\$6,296.42"/>
Tax Collector Interest	\$566.68	\$94.45
Tax Collector Fee	<input type="text" value="\$6.25"/>	<input type="text" value="\$6.25"/>
Total Tax Collector	\$6,869.35	<input type="text" value="\$6,397.12"/> TC
Clerk Fee	<input type="text" value="\$130.00"/>	<input type="text" value="\$130.00"/>
Sheriff Fee	<input type="text" value="\$120.00"/>	<input type="text" value="\$120.00"/>
Legal Advertisement	<input type="text" value="\$200.00"/>	<input type="text" value="\$200.00"/>
App. Fee Interest	\$40.50	\$6.75
Total Clerk	\$490.50	<input type="text" value="\$456.75"/> CH
Postage	<input type="text" value="\$60.00"/>	<input type="text" value="\$0.00"/>
Researcher Copies	<input type="text" value="\$40.00"/>	<input type="text" value="\$0.00"/>
Total Redemption Amount	\$7,459.85	\$6,853.87
	Repayment Overpayment Refund Amount	\$605.98

Notes



Pam Childers

Clerk of the Circuit Court and Comptroller, Escambia County

Clerk of Courts • County Comptroller • Clerk of the Board of County Commissioners • Recorder •

May 30, 2018

ATCF II FLORIDA-A LLC
PO BOX 54972
NEW ORLEANS LA 70154

Dear Certificate Holder:

The records of this office show that an application for a tax deed had been made on the property represented by the numbered certificate listed below. The property redeemed prior to sale; therefore your application fees are now refundable.

TAX CERT	APP FEES	INTEREST	TOTAL
2016 TD 008907	\$450.00	\$6.75	\$456.75
2016 TD 004767	\$450.00	\$6.75	\$456.75
2016 TD 005699	\$450.00	\$6.75	\$456.75
2016 TD 005883	\$450.00	\$6.75	\$456.75
2016 TD 007978	\$450.00	\$6.75	\$456.75
2016 TD 000997	\$450.00	\$6.75	\$456.75

TOTAL \$2,740.50

Very truly yours,

PAM CHILDERS
Clerk of Circuit Court

By:


Emily Hogg
Tax Deed Division

Southern Guaranty Title Company

4400 Bayou Boulevard, Suite 13B

Pensacola, Florida 32503

Telephone: 850-478-8121

Facsimile: 850-476-1437

18-432

Redeemed

PROPERTY INFORMATION REPORT

File No.: 14474

July 6, 2018

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 07-06-1998, through 07-06-2018, and said search reveals the following:

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

Chris A. Stokes and Dena M. Stokes, husband and wife

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

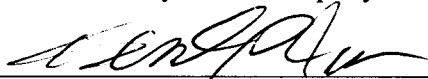
4. Taxes:

SEE CONTINUATION PAGE ATTACHED HERETO AND MADE A PART HEREOF

This report is not title insurance. Pursuant to s. 627.7843, Florida Statutes, the maximum liability of the issuer of this property information report for errors or omissions in this property information report is limited to the amount paid for this property information report, and is further limited to the person(s) expressly identified by name in the property information report as the recipients(s) of the property information report.

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

Southern Guaranty Title Company

By: 

July 6, 2018

**PROPERTY INFORMATION REPORT
LEGAL DESCRIPTION**

File No.: 14474

July 6, 2018

101S325001002003 - Full Legal Description

BEG AT SE COR OF LT 7 S 90 DEG 0 MIN 0 SEC E 663 50/100 FT N 0 DEG 0 MIN 0 SEC E 673 89/100 FT TO N R/W LI OF HWY 90 ALG CURVE CONC SWLY RADIUS 2796 94/100 FT (DELTA 4 DEG 32 MIN 3 SEC CH BRG S 54 DEG 25 MIN 59 SEC W CH 221 28/100 FT) ARC DIST 221 34/100 FT TO N R/W LI OF HWY 90 FOR POB CONT SWLY ALG CURVE RADIUS 2796 94/100 FT (DELTA 0 DEG 29 MIN 24 SEC CH BRG S 59 DEG 5 MIN 27 SEC W CH 23 92/100 FT) ARC DIST 23 92/100 FT N 2 DEG 25 MIN 45 SEC E 464 88/100 FT N 86 DEG 53 MIN 8 SEC W 346 53/100 FT N 0 DEG 39 MIN 2 SEC E 50 FT N 89 DEG 21 MIN 0 SEC W 40 FT N 0 DEG 39 MIN 0 SEC E 288 26/100 FT TO N LI OF LT 7 S 87 DEG 34 MIN 15 SEC E 396 99/100 FT S 2 DEG 25 MIN 45 SEC W 792 49/100 FT TO N R/W LI OF HWY 90 & POB OR 4641 P 1695 OR 4907 P 1251 OR 4921 P 744 OR 6024 P 900 OR 6546 P 1305 OR 6604 P 464

**PROPERTY INFORMATION REPORT
CONTINUATION PAGE**

File No.: 14474

July 6, 2018

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

1. That certain mortgage executed by Dena M. Parkerson AKA Dena M. Stokes and Chris Stokes in favor of SunTrust Bank dated 03/28/2005 and recorded 04/11/2005 in Official Records Book 5615, page 179 of the public records of Escambia County, Florida, in the original amount of \$120,000.00. Mortgage Modification in O.R. Book 7324, page 919.
2. Judgment filed by CACH, LLC recorded in O.R. Book 6634, page 1811.
3. All Taxes Paid. The assessed value is \$112,100.00. Tax ID 10-2449-160.

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: rcsqt@aol.com

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

CERTIFICATION: TITLE SEARCH FOR TDA

TAX DEED SALE DATE: 10-1-2018

TAX ACCOUNT NO.: 10-2449-160

CERTIFICATE NO.: 2016-5699

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
- Notify Escambia County, 190 Governmental Center, 32502
- Homestead for _____ tax year.

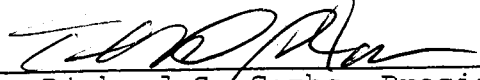
Chris A. Stokes
Dena M. Stokes
9900 Mobile Hwy
Pensacola, FL 32526
and
111550 Mobile Hwy.
Pensacola, FL 32526

CACH, LLC
4340 S. Monaco, 2nd Floor
Denver, CO 80237

Suntrust Bank
P.O. Box 85130
Richmond, VA 23285

Certified and delivered to Escambia County Tax Collector,
this 9th day of July, 2018.

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.

THIS SPACE PROVIDED FOR RECORDER'S USE ONLY:

This Instrument Prepared by:

Dena M Stokes

9900 Mobile Highway

Pensacola, Florida, 32526

850-607-9027

Property Appraisers Parcel Identification: 101S325001002003

QUIT CLAIM DEED

This Quit Claim Deed, Executed the 15th day of June, 2010 by Dena M Stokes and Chris A Stokes, husband and wife, whose post office address is 9900 Mobile Highway, Pensacola, Florida 32526 and William Evan Stokes, a single man (Father/Mother/Son) whose post office address is 11550 Mobile Highway, Pensacola, Florida 32526 first party,

To Dena M Stokes and Chris A Stokes, husband and wife, as Joint Tenants With Rights Of Survivorship, whose post office address is 9900 Mobile Highway, Pensacola, Escambia County, Florida, 32526, second party. (Wherever used herein the terms "first party" and "second party" include all the parties to this instrument and the heirs, legal representatives, and the successors and assigns of corporations. Wherever the context so admits or requires.)

Witnesseth, That the first party, for and in consideration of the sum of \$10.00 (Ten Dollars) in hand paid by the said second party, the receipt whereof is hereby acknowledged, does hereby remise, release, and quit claim unto the second party forever, all the right, title, interest, claim and demand which the said first party has is and to the following described lot, piece or parcel of land, situate, lying and being in the County of Escambia, State of Florida, to wit:

(legal description): BEG AT SE COR OF LT 7 S 90 DEG 0 MIN 0 SEC E 663 50/100 FT N 0 DEG 0 MIN 0 SEC E 673 89/100 FT TO N R/W LI OF HWY 90 ALG CURVE CONC SWLY RADIUS 2796 94/100 FT (DELTA 4 DEG 32 MIN 3 SEC CH BRG S 54 DEG 25 MIN 59 SEC W CH 221 28/100 FT) ARC DIST 221 34/100 FT TO N R/W LI OF HWY 90 FOR POB CONT SWLY ALG CURVE RADIUS 2796 94/100 FT (DELTA 0 DEG 29 MIN 24 SEC CH BRG S 59 DEG 5 MIN 27 SEC W CH 23 92/100 FT) ARC DIST 23 92/100 FT N 2 DEG 25 MIN 45 SEC E 464 88/100 FT N 86 DEG 53 MIN 8 SEC W 346 53/100 FT N 0 DEG 39 MIN 2 SEC E 50 FT N 89 DEG 21 MIN 0 SEC W 40 FT N 0 DEG 39 MIN 0 SEC E 288 26/100 FT TO N LI OF LT 7 S 87 DEG 34 MIN 15 SEC E 396 99/100 FT S 2 DEG 25 MIN 45 SEC W 792 49/100 FT TO N R/W LI OF HWY 90 & POB OR 4641 P 1695 OR 4907 P 1251 OR 4921 P 744 OR 6024 P 900 OR 6546 P 1305

To Have and to Hold The same together with all and singular the appurtenances thereunto belonging or in anywise appertaining, and all the estate, right, title, interest, lien, equity and claim whatsoever of the said first party, either in law or equity to the only proper use, benefit and behoof of the said second forever.

IN Witness Whereof, the said first party has signed and sealed these presents the day and year first written.

Signed, sealed and delivered in the presence of:

Vivian Bell
Witness (as to Grantor) Vivian Bell

Carolyn Settle
Witness (as to Grantor) Carolyn Settle

Vivian Bell
Witness (as to Grantor) Vivian Bell

Carolyn Settle
Witness (as to Grantor) Carolyn Settle

Vivian Bell
Witness (as to Grantor) Vivian Bell

Carolyn Settle
Witness (as to Grantor) Carolyn Settle

Dena M Stokes
Grantor: Dena M Stokes

9900 Mobile Hwy, Pensacola, FL 32526

Chris A Stokes
Grantor: Chris A Stokes

9900 Mobile Hwy, Pensacola, FL 32526

William Evan Stokes
Grantor: William Evan Stokes

11550 Mobile Hwy, Pensacola, FL 32526

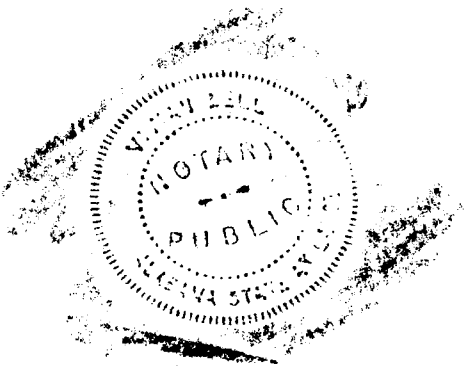
STATE OF ALABAMA, COUNTY OF ESCAMBIA, ss:

On this 15th day of June, 2010, before me, Vivian Bell, personally appeared Dena M Stokes, Chris A Stokes and William Evan Stokes known to me (or satisfactorily proven) to be the persons whose names are subscribed to the within instrument and acknowledged that they executed the same as for the purposes therein contained.

In witness whereof I hereunto set my hand and official seal.

Vivian Bell
Notary Public

My commission expires MY COMMISSION EXPIRES
SEPT. 5, 2012



WHEN RECORDED MAIL TO:

TransUnion Settlement Solutions
5300 Brandywine Pkwy., Suite 100
Wilmington, DE 19803

This Mortgage prepared by:

Name: SABRINA MEEKS/20050601411410-AAC, FL-Orlando-9135
Company: SunTrust Bank
Address: 7455 Chancellor Drive, Orlando, FL 32809

SUNTRUST

AAC

APR 07 2005



6090897280000523DOT

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 \$120,000.00, 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 March 28, 2005, is made and executed between DENA M PARKERSON AKA DENA M STOKES, whose address is 11550 MOBILE HWY, PENSACOLA, FL 32526, JOINED BY CHRIS STOKES, HER HUSBAND, whose address is 11550 MOBILE HWY, PENSACOLA, FL 32526 (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:

See the exhibit or other description document which is attached to this Mortgage and made a part of this Mortgage as if fully set forth herein.

The Real Property or its address is commonly known as 11550 MOBILE HWY, PENSACOLA, FL 325265234.

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 this Mortgage 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 \$120,000.00, 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 this Mortgage as it becomes due, and Borrower and Grantor shall strictly perform all Borrower's and Grantor's obligations under this Mortgage.

EXHIBIT "A"

Application Number: 20050601411410
TaxID Number: 102449160

Legal Description

THAT PORTION OF SECTION 10, TOWNSHIP 1 SOUTH, RANGE 32 WEST, ESCAMBIA COUNTY, FLORIDA, DESCRIBED AS FOLLOWS: COMMENCE AT THE SOUTHEAST CORNER OF GOVERNMENT LOT 7, SECTION 10, TOWNSHIP 1 SOUTH, RANGE 32 WEST, ESCAMBIA COUNTY, FLORIDA SAID CORNER RE-ESTABLISHED FROM AN UNRECORDED PLAT BY J. W. COOK DATED MAY 22, 1961 (DRAWING NO. B10222); THENCE GO SOUTH 90 DEGREES 00 MINUTES 00 SECONDS EAST ALONG AN EXTENSION OF THE SOUTH LINE OF SAID GOVERNMENT LOT 7 A DISTANCE OF 663.50 FEET; THENCE GO NORTH 00 DEGREES 00 MINUTE 00 SECONDS EAST A DISTANCE OF 673.89 FEET TO THE NORTH RIGHT OF WAY LINE OF U. S. HIGHWAY NO. 90 (R/W VARIES); THENCE GO ALONG A CURVE CONCAVE SOUTHWESTERLY WITH A RADIUS OF 2796.94 FEET (DELTA-04 DEGREES 32 MINUTES 03 SECONDS, CHORD BEARING - SOUTH 54 DEGREES 25 MINUTES 59 SECONDS WEST, CHORD - 221.28 FEET) AN ARC DISTANCE OF 221.34 FEET TO A POINT ON THE NORTH RIGHT OF WAY OF U. S. HIGHWAY NO. 90 (R/W VARIES) TO THE POINT OF BEGINNING; THENCE CONTINUE SOUTHWESTERLY ALONG SAID CURVE WITH A RADIUS OF 2796.94 FEET (DELTA - 00 DEGREES 29 MINUTES 24 SECONDS, CHORD BEARING - SOUTH 59 DEGREES 05 MINUTES 27 SECONDS WEST, CHORD - 23.92 FEET) FOR AN ARC DISTANCE OF 23.92 FEET; THENCE GO NORTH 02 DEGREES 25 MINUTES 45 SECONDS EAST A DISTANCE OF 464.88 FEET; THENCE GO NORTH 86 DEGREES 33 MINUTES 08 SECONDS WEST A DISTANCE 346.53 FEET; THENCE GO NORTH 00 DEGREES 39 MINUTES 02 SECONDS EAST A DISTANCE OF 50.00 FEET; THENCE GO NORTH 89 DEGREES 21 MINUTES 00 SECONDS 39 MINUTES 00 SECONDS EAST A DISTANCE OF 288.26 FEET TO THE NORTH LINE OF GOVERNMENT LOT 7; THENCE GO SOUTH 87 DEGREES 34 MINUTES 15 SECONDS EAST A DISTANCE OF 396.99 FEET; THENCE GO SOUTH 62 DEGREES 25 MINUTES 45 SECONDS WEST A DISTANCE OF 792.49 FEET TO THE NORTH RIGHT-OF-WAY LINE OF U. S. HIGHWAY NO. 90 (R/W VARIES) TO THE POINT OF BEGINNING. ALL LYING AND BEING IN SECTION 10, TOWNSHIP 1 SOUTH, RANGE 32 WEST, ESCAMBIA COUNTY, FLORIDA.

RETURN RECORDED DOCUMENT TO:

SunTrust Bank
Mail Code: TN-Nashville-8296
P.O. Box 305053
Nashville, TN 37230-5053

DOCUMENT PREPARED BY:

SunTrust Bank – Michelle Reed
Mail Code: WMRK-7954
P.O. Box 85130
Richmond, VA 23285-5130

Change In Terms Modification

This does not represent an increase in principal indebtedness

The current principal amount secured by this agreement is \$98,544.96. No new money. No taxes due.

This Change in Terms Modification ("Addendum"), made this 3rd day of February 2015, between Dena M Stokes (hereinafter "Borrower" whether one or more) and Dena M Parkerson AKA Dena M Stokes and Chris Stokes (hereinafter "Grantor" whether one or more and being an individual, entity or trust that is not an obligor on the loan, but has an interest in the collateral property securing the Home Equity Line referred to herein) and **SunTrust Bank** ("Lender"), amends and supplements 1) the Home Equity Credit Line Agreement and Disclosure Statement ("Agreement") previously entered into by the Borrower and Lender with a revolving line of credit up to a original maximum principal amount of \$120,000.00, as amended or supplemented by any Modification of Mortgage ("Modification") or Change in Terms Addendum prior to the date hereof, and (2) the Mortgage, Deed of Trust, or Security Deed, as amended or supplemented by any Modification or Change in Terms Addendum/Modification prior to the date hereof ("Security Instrument") dated 3/28/2005 and recorded in Book 5615, at page 179, as Instrument No. 2005358196, of the State of Florida County of Escambia, which granted a lien upon the real and personal property described in the Security Instrument and defined therein as the "Property", located at: 11550 Mobile HWY, Pensacola, FL 325265234. See attached Schedule A for additional property description.

In consideration of the mutual promises and agreements exchanged herein, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Security Instrument or Agreement):

1. This Modification is attached to and incorporated by reference as a part of the Agreement;
2. As of 3/12/2015, the amount payable under the Agreement and any prior Modification or Change in Terms Modification and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$98,544.96, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized;
3. Borrower and Lender hereby agree to modify the repayment terms of the Agreement effective as of 3/12/2015 in the manner described in Paragraphs 4 and 5;
4. Borrower agrees to pay this loan in 239 remaining payments of \$649.94 each, beginning with the payment due 4/12/2015, with all subsequent payments due on the same day of each month thereafter, with a final payment of \$649.14 together with any fees, charges, interest, principal and all other unpaid amounts still owed being due on 3/12/2035.
5. The Annual Percentage Rate set forth in the Agreement is amended to a fixed interest rate of 4.99% to take effect 3/12/2015 and to remain such until all unpaid principal, interest, fees or charges are paid in full.
6. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower or Grantor is not a natural person and a beneficial interest in Borrower or Grantor is

SCH-218300

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

CASE NO. 2009 CC 003416

CACH, LLC
Plaintiff,

vs.

CHRIS A STOKES
Defendant.

ERNIE LEE MAGAHA
CLERK OF CIRCUIT COURT
ESCAMBIA COUNTY, FL
2010 AUG 23 P 9:38
COUNTY CIVIL DIVISION
FILED & RECORDED

FINAL JUDGMENT

THIS CAUSE HAVING COME BEFORE THE COURT on the Plaintiff's Motion for Confirmation of Arbitration Award, and the Court being fully advised in the premises, it is hereby:

ORDERED AND ADJUDGED that Plaintiff, CACH, LLC, 4340 S. MONACO, SECOND FLOOR, Denver, CO 80237 by and through undersigned counsel recover from Defendant **CHRIS A STOKES, 9900 MOBILE HWY, PENSACOLA, FL 32526, ***-**-7485**, the sum of \$7,498.96, on an Arbitration Award, plus current costs in the sum of \$350.00, making a total of \$7,848.96, that shall bear interest at the rate of 6% a year, for which let execution issue.

IT IS FURTHER ORDERED and adjudged that the judgment debtor(s) shall complete under oath Florida Rule of Civil Procedure Form 1.977 (Fact Information Sheet), including all required attachments, and serve it on the judgment creditor's attorney, or the judgment creditor if the judgment creditor is not represented by an attorney, within 45 days from the date of this final judgment, unless the final judgment is satisfied or post-judgment discovery is stayed.

Jurisdiction of this case is retained to enter further orders that are proper to compel the judgment debtor(s) to complete form 1.977, including all required attachments, and serve it on the judgment creditor's attorney, or the judgment creditor if the judgment creditor is not



**CERTIFIED TO BE A TRUE COPY
OF THE ORIGINAL ON FILE IN THIS OFFICE
WITNESS MY HAND AND OFFICIAL SEAL
ERNIE LEE MAGAHA, CLERK
CIRCUIT COURT AND COUNTY COURT
ESCAMBIA COUNTY, FLORIDA**
BY: *[Signature]* D.C.

Case: 2009 CC 003416
0050883759
Dkt: CC1033 Pdf: 2

represented by an attorney, as well as to award additional costs and attorney's fees incurred during execution of this Judgment consistent with § 57.115 Fla. Stat.

ORDERED at Pensacola, Escambia County, Florida on the 23 day of August, 2010.



Judge

cc: Plaintiff at: Law Office of Harold E. Scherr, 1064 Greenwood Blvd, Suite 328, Lake Mary, Florida 32746,
Alex McClure, Esq., 1-866-431-7117, 407-995-3004

CHRIS A STOKES
9900 MOBILE HWY
Pensacola, Fl 32526
(FIS ATTACHED)

DATED on _____, 2010.