

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512
R. 12/16

Application Number: 1900244

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,

CAZENOVIA CREEK FUNDING II LLC
PO BOX 54132
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
02-2691-000	2017/815	06-01-2017	BEG AT NW COR OF LT 3 E ALG N LI OF LT 20 FT FOR POB (SD PT IS ON EXTN OF E R/W LI OF GREGG RD) CONT ALG N LI OF LT 3 112 5/10 FT 89 DEG 42 MIN RT 215 13/100 FT 90 DEG 18 MIN RT 112 5/10 FT TO PT ON EXTENDED E R/W LI OF GREGG RD 89 DEG 42 MIN RT 215 13/100 FT TO POB LESS R/W FOR OLIVE RD S/D OF SE 1/4 PLAT DB 100 P 494 OR 6934 P 486 LESS OR 3595 P 826 RD R/W

I agree to:

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

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

Electronic signature on file
CAZENOVIA CREEK FUNDING II LLC
PO BOX 54132
NEW ORLEANS, LA 70154

04-19-2019
Application Date

Applicant's signature

5/10 FT 89 DEG 42 MIN RT 215 13/100 FT 90 DEG 18 MIN RT 112 5/10 FT TO PT ON EXTENDED E R/W LI OF GREGG RD 89 DEG 42 MIN
RT 215 13/100 FT TO POB LESS R/W FOR OLIVE RD S/D OF SE 1/4 PLAT DB 100 P 494 OR 6934 P 486 LESS OR 3595 P 826 RD R/W

Tax Collector's Certification

CTY-513

Tax Deed Application Number
1900244

Date of Tax Deed Application
Apr 19, 2019

This is to certify that **CAZENOVIA CREEK FUNDING II LLC**, holder of **Tax Sale Certificate Number 2017 / 815**, Issued the 1st Day of June, 2017 and which encumbers the following described property in the county of Escambia County, State of Florida, to wit: **02-2691-000**

Cert Holder:
CAZENOVIA CREEK FUNDING II LLC
PO BOX 54132
NEW ORLEANS, LA 70154

Property Owner:
PATEL SUJAY &
BHAGAT SARJU
2105 E OLIVE RD
PENSACOLA, FL 32514
BEG AT NW COR OF LT 3 E ALG N LI OF LT 20 FT FOR POB (SD
PT IS ON EXTN OF E R/W LI OF GREGG RD) CONT (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
2017/815	02-2691-000	06/01/2017	3,294.62	164.73	3,459.35

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	3,459.35
2. Total of Delinquent Taxes Paid by Tax Deed Applicant	0.00
3. Total of Current Taxes Paid by Tax Deed Applicant	0.00
4. Property Information 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)	3,834.35

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,	
17. Statutory (Opening) Bid; Total of Lines 7, 14, 15 (if applicable) and 16 (if	
18. Redemption Fee	6.25
19. Total Amount to Redeem	

Done this the 26th day of April, 2019 Scott Lunsford, Tax Collector of Escambia County

Date of Sale: November 4, 2019

By *Condice Lunsford*

*This certification must be surrendered to the Clerk of the Circuit Court no later than ten (10) days after this date.
02-2691-000 2017

BEG AT NW COR OF LT 3 E ALG N LI OF LT 20 FT FOR POB (SD PT IS ON EXTN OF E R/W LI OF GREGG RD) CONT ALG N LI OF LT 3 112



Chris Jones

Escambia County Property Appraiser

Real Estate Search

Tangible Property Search

Sale List

[Back](#)

✦ Navigate Mode ☒ Account ☐ Reference ✦

[Printer Friendly Version](#)

General Information

Reference: 181S305201001003
Account: 022691000
Owners: PATEL SUJAY &
 BHAGAT SARJU
Mail: 2105 E OLIVE RD
 PENSACOLA, FL 32514
Situs: 2105 E OLIVE RD 32514
Use Code: STORE, 1 STORY P
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
2018	\$153,316	\$44,971	\$198,287	\$198,287
2017	\$153,316	\$43,870	\$197,186	\$197,186
2016	\$153,316	\$42,245	\$195,561	\$195,561

[Disclaimer](#)

Tax Estimator

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

Sales Data

Sale Date	Book	Page	Value	Type	Official Records (New Window)
11/12/2012	6934	486	\$337,500	WD	View Instr
12/2006	6073	1939	\$275,000	QC	View Instr
12/2006	6073	1717	\$100	CJ	View Instr
02/2005	5579	114	\$100	CJ	View Instr
05/1995	3766	688	\$100	WD	View Instr

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

2018 Certified Roll Exemptions

None

Legal Description

BEG AT NW COR OF LT 3 E ALG N LI OF LT 20 FT FOR POB
 (SD PT IS ON EXTN OF E R/W LI OF GREGG RD) CONT
 ALG N LI OF LT...

Extra Features

ASPHALT PAVEMENT

Parcel Information

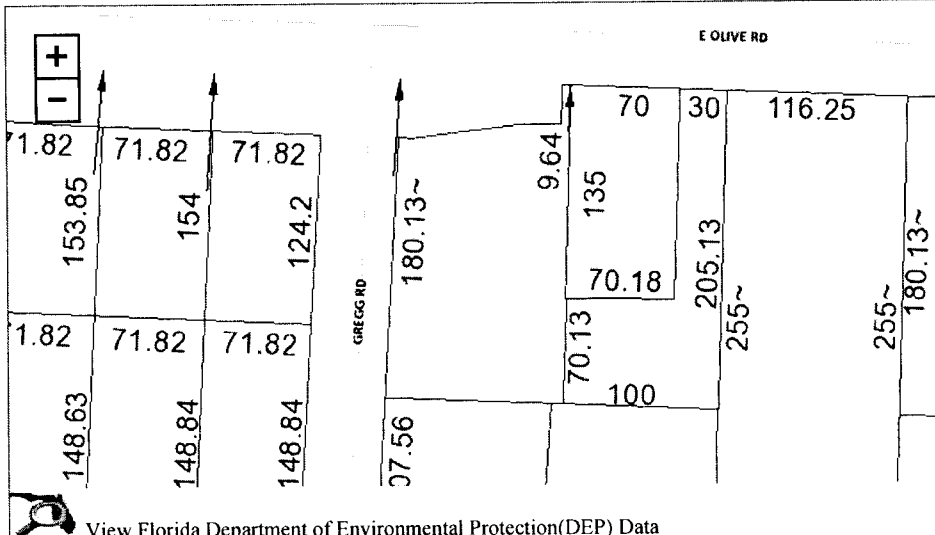
[Launch Interactive Map](#)

Section Map Id:
18-1S-30-2

Approx. Acreage:
0.5293

Zoned: P
CONSULT
ZONING
AUTHORITY

Evacuation & Flood Information
[Open Report](#)



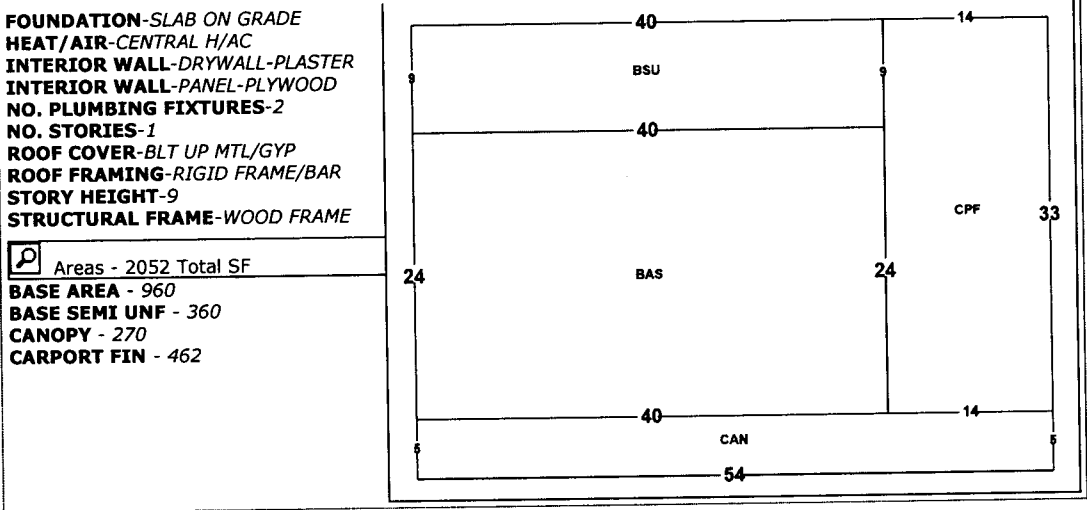
[View Florida Department of Environmental Protection\(DEP\) Data](#)

Buildings

Address: 2105 E OLIVE RD, Year Built: 1976, Effective Year: 1976

Structural Elements

DECOR/MILLWORK-AVERAGE
 DWELLING UNITS-0
 EXTERIOR WALL-BRICK-FACE/VENEER
 FLOOR COVER-TERRAZZO



4/30/18

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

Last Updated:05/02/2019 (tc.6136)

NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **CAZENOVIA CREEK FUNDING II LLC** holder of **Tax Certificate No. 00815**, issued the **1st day of June, A.D., 2017** 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 NW COR OF LT 3 E ALG N LI OF LT 20 FT FOR POB (SD PT IS ON EXTN OF E R/W LI OF GREGG RD) CONT ALG N LI OF LT 3 112 5/10 FT 89 DEG 42 MIN RT 215 13/100 FT 90 DEG 18 MIN RT 112 5/10 FT TO PT ON EXTENDED E R/W LI OF GREGG RD 89 DEG 42 MIN RT 215 13/100 FT TO POB LESS R/W FOR OLIVE RD S/D OF SE 1/4 PLAT DB 100 P 494 OR 6934 P 486 LESS OR 3595 P 826 RD R/W

SECTION 18, TOWNSHIP 1 S, RANGE 30 W

TAX ACCOUNT NUMBER 022691000 (19-517)

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

SUJAY PATEL and SARJU BHAGAT

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 November, which is the **4th day of November 2019**.

Dated this 9th day of May 2019.

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

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 8093, Page 576, of Escambia County, for the tax certificate, tax deed, and property described below:

Tax Certificate No. Certificate No. 00815, issued the 1st day of June, A.D., 2017

TAX ACCOUNT NUMBER: 022691000 (19-517)

DESCRIPTION OF PROPERTY:

BEG AT NW COR OF LT 3 E ALG N LI OF LT 20 FT FOR POB (SD PT IS ON EXTN OF E R/W LI OF GREGG RD) CONT ALG N LI OF LT 3 112 5/10 FT 89 DEG 42 MIN RT 215 13/100 FT 90 DEG 18 MIN RT 112 5/10 FT TO PT ON EXTENDED E R/W LI OF GREGG RD 89 DEG 42 MIN RT 215 13/100 FT TO POB LESS R/W FOR OLIVE RD S/D OF SE 1/4 PLAT DB 100 P 494 OR 6934 P 486 LESS OR 3595 P 826 RD R/W

SECTION 18, TOWNSHIP 1 S, RANGE 30 W

NAME IN WHICH ASSESSED: SUJAY PATEL and SARJU BHAGAT

Dated this 28th day of May 2019.



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

Case # 2017 TD 000815

Redeemed Date 05/28/2019

Name SUJAY PATEL 2105 E OLIVE RD PENSACOLA, FL 32514

Clerk's Total = TAXDEED	\$516.04	} \$4,052.13
Due Tax Collector = TAXDEED	\$4,243.21	
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
 ARCHIVES AND RECORDS
 CHILDSUPPORT
 CIRCUIT CIVIL
 CIRCUIT CRIMINAL
 COUNTY CIVIL
 COUNTY CRIMINAL
 DOMESTIC RELATIONS
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 JURY ASSEMBLY
 JUVENILE
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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

**PAM CHILDERS, CLERK OF THE CIRCUIT COURT
 Tax Certificate Redeemed From Sale
 Account: 022691000 Certificate Number: 000815 of 2017**

Payor: SUJAY PATEL 2105 E OLIVE RD PENSACOLA, FL 32514 Date 05/28/2019

Clerk's Check # 91854
 Tax Collector Check # 1

Clerk's Total	\$516.04
Tax Collector's Total	\$4,243.21
Postage	\$60.00
Researcher Copies	\$0.00
Recording	\$10.00
Prep Fee	\$7.00
Total Received	\$4,836.25 \$4,069.13

PAM CHILDERS
 Clerk of the Circuit Court

Received By: Whitney Coppage
 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>**

19-517



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

Tax Deed - Redemption Calculator

Account: 022691000 Certificate Number: 000815 of 2017

Redemption	<input type="text" value="No"/>	Application Date	<input type="text" value="04/19/2019"/>	Interest Rate	<input type="text" value="18%"/>
		Final Redemption Payment ESTIMATED		Redemption Overpayment ACTUAL	
		Auction Date	<input type="text" value="11/04/2019"/>	Redemption Date	<input type="text" value="05/28/2019"/>
Months		7		1	
Tax Collector		<input type="text" value="\$3,834.35"/>		<input type="text" value="\$3,834.35"/>	
Tax Collector Interest		\$402.61		\$57.52	
Tax Collector Fee		<input type="text" value="\$6.25"/>		<input type="text" value="\$6.25"/>	
Total Tax Collector		\$4,243.21		\$3,898.12	T.C.
Record TDA Notice		<input type="text" value="\$17.00"/>		<input type="text" value="\$17.00"/>	
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		\$49.04		\$7.01	
Total Clerk		\$516.04		\$474.01	C.H.
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="\$40.00"/>		<input type="text" value="\$0.00"/>	
Total Redemption Amount		\$4,876.25		\$4,389.13	
		Repayment Overpayment Refund Amount		\$487.12	
Book/Page		<input type="text"/>		<input type="text"/>	

Notes

Southern Guaranty Title Company

4400 Bayou Boulevard, Suite 13B

Pensacola, Florida 32503

Telephone: 850-478-8121

Facsimile: 850-476-1437

19-517

Redeemed

PROPERTY INFORMATION REPORT

File No.: 15278

August 7, 2019

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 08-08-1999, through 08-07-2019, and said search reveals the following:

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

Sujay Patel and Sarju Bhagat, 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: 

August 7, 2019

**PROPERTY INFORMATION REPORT
LEGAL DESCRIPTION**

File No.: 15278

August 7, 2019

181S305201001003 - Full Legal Description

BEG AT NW COR OF LT 3 E ALG N LI OF LT 20 FT FOR POB (SD PT IS ON EXTN OF E R/W LI OF GREGG RD)
CONT ALG N LI OF LT 3 112 5/10 FT 89 DEG 42 MIN RT 215 13/100 FT 90 DEG 18 MIN RT 112 5/10 FT TO PT ON
EXTENDED E R/W LI OF GREGG RD 89 DEG 42 MIN RT 215 13/100 FT TO POB LESS R/W FOR OLIVE RD S/D
OF SE 1/4 PLAT DB 100 P 494 OR 6934 P 486 LESS OR 3595 P 826 RD R/W

**PROPERTY INFORMATION REPORT
CONTINUATION PAGE**

File No.: 15278

August 7, 2019

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

1. All Taxes Paid. The assessed value is \$198,287.00. Tax ID 02-2691-000.

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

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

CERTIFICATION: TITLE SEARCH FOR TDA

TAX DEED SALE DATE: 11-4-2019

TAX ACCOUNT NO.: 02-2691-000

CERTIFICATE NO.: 2017-815

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

 X Notify City of Pensacola, P.O. Box 12910, 32521

 X Notify Escambia County, 190 Governmental Center, 32502


 X Homestead for tax year.

Sujay Patel and
Sarju Bhagat
2105 E. Olive Rd.
Pensacola, FL 32514

Community Bank
12590 Emerald Coast Pkwy.
Miramar Beach, FL 32550

Certified and delivered to Escambia County Tax Collector,
this 8th day of August, 2019.

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:
James H. Reddick
Post Office Box 656
Freeport, FL 32439-0656

When recorded return to:
James H. Reddick
Post Office Box 656
Freeport, FL 32439-0656

(Space above this line reserved for recording office use only)

STATUTORY WARRANTY DEED

THIS INDENTURE, made on November ¹²~~8~~, 2012 between the parties identified below:

Grantor's name and address is: William Richard Waller, of Escambia County
5389 Hamilton Lane
Pace, FL 32571

And

Grantees' names and addresses are: Sujay Patel and Sarju Bhagat, as husband and wife, of
Escambia County
2105 East Olive Road
Pensacola, FL 32514

The word "you" as hereafter used means the Grantees.

WITNESSETH:

That Grantor, for and in consideration of the sum of \$10.00, and other good and valuable consideration to Grantor in hand paid by Grantees, the receipt whereof is hereby acknowledged, has granted, bargained, and sold to Grantees and Grantees' heirs and assigns forever, the following land situated in Escambia County, Florida:

See: Exhibit "A".

Property Appraiser's Parcel I.D. No. 181S305201001003

and Grantor does hereby fully warrant the title to the land and will defend the same against the lawful claims of all persons whomsoever.

Executed on this the 12th day of November, 2012.

GRANTOR:

William Richard Waller

William Richard Waller
5389 Hamilton Lane
Pace, FL 32571

Signed in the presence of:

Jennifer Milam

Print Name & Address

201 S. Bayken St
Pensacola FL 32502

Witness

Signed in the presence of:

Jas. Ruelink

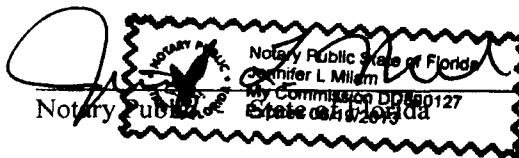
Print Name & Address

P.O. Box 656
Freeport, FL 32439

Witness

STATE OF FLORIDA
COUNTY OF ESCAMBIA

The foregoing instrument was acknowledged before me this 12th day of November 2012, by William Richard Waller, who is personally known to me or has produced _____ as identification.



Jennifer L. Milam

2 NOTARY

EXHIBIT "A"

Commencing at the Northwest corner of Lot 3, as per a plat by Frank Garrett, Civil Engineer, recorded in Deed Book 100, page 494, public records of Escambia County, Florida; thence East along North line of said Lot 3 for 20.0 feet to the point of beginning which is a point on the extension of the East right of way line of Gregg Road; thence continue along the North line of said Lot 3 for 112.5 feet; thence turn 89 degrees 42' right for 215.13 feet; thence turn 90 degrees 18' right for 112.5 feet to a point on the extended East right of way line of Gregg Road; thence run 89 degrees 42' right along the extended East right of way line of Gregg Road for 215.13 feet to the point of beginning; less addition right of Olive Road, and less that portion recorded in O.R. Book 3595, page 826 for road right of way, all lying and being in Section 18, Township 1 South, Range 30 West, Escambia County, Florida.

Said property is not the homestead of the grantor under the laws and the constitution of the State of Florida in that neither the grantor or any member of the household of the grantor reside thereon.

WKP
Initial

RECORDATION REQUESTED BY:

Community Bank, Coast
Crestview Office
12590 Emerald Coast Parkway
Miramar Beach, FL 32550

WHEN RECORDED MAIL TO:

Community Bank
P.O. Box 2019
Brandon, MS 39043

SEND TAX NOTICES TO:

Community Bank
325 Maxey Drive
Brandon, MS 39042

This Mortgage prepared by:

Name: Lynne Kenna
Company: Community Bank, Coast
Address: 12590 Emerald Coast Parkway, Miramar Beach, FL 32550



0000000006659500L#####102320140000

MORTGAGE

THIS MORTGAGE dated October 23, 2014, is made and executed between Sujay Patel AKA Sujay S. Patel and Sarju Bhagat AKA Sarju Sujay Bhagat, husband and wife, whose address is 5038 Orlando Ct, Pensacola, FL 32526-5089 (referred to below as "Grantor") and Community Bank, Coast, whose address is 12590 Emerald Coast Parkway, Miramar Beach, FL 32550 (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 Exhibit "A", 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 2105 E. Olive Rd, Pensacola, FL 32514.

CROSS-COLLATERALIZATION. In addition to the Note, this Mortgage secures all obligations, debts and liabilities, plus interest thereon, of either Grantor or Borrower to Lender, or any one or more of them, as well as all claims by Lender against Borrower and Grantor or any one or more of them, whether now existing or hereafter arising, whether related or unrelated to the purpose of the Note, whether voluntary or otherwise, whether due or not due, direct or indirect, determined or undetermined, absolute or contingent, liquidated or unliquidated, whether Borrower or Grantor may be liable individually or jointly with others, whether obligated as guarantor, surety, accommodation party or otherwise, and whether recovery upon such amounts may be or hereafter may become barred by any statute of limitations, and whether the obligation to repay such amounts may be or hereafter may become otherwise unenforceable. (Initial Here SP)

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 ANY AND ALL OBLIGATIONS UNDER 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