

20-033

Tax Collector's Certification

CTY-513

Tax Deed Application Number
1900418

Date of Tax Deed Application
Apr 26, 2019

This is to certify that **TLOA OF FLORIDA LLC**, holder of **Tax Sale Certificate Number 2017 / 4068**, 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: **08-1564-000**

Cert Holder:
TLOA OF FLORIDA LLC
11 TALCOTT NOTCH RD
FARMINGTON, CT 06032

Property Owner:
CONRADSON RANDY J &
CONRADSON KIM M
37 MANOR DR
PENSACOLA, FL 32507
LOT 14 3RD ADDN TO HOLMES ESTATE PB 3 P 11 OR 7201 P 551
SEC 50/51 T2S R30 CA 221

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
2017/4068	08-1564-000	06/01/2017	5,748.91	287.45	6,036.36

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
2018/4130	08-1564-000	06/01/2018	5,716.36	6.25	285.82	6,008.43

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	12,044.79
2. Total of Delinquent Taxes Paid by Tax Deed Applicant	0.00
3. Total of Current Taxes Paid by Tax Deed Applicant	5,340.52
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)	17,760.31

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.	199,813.00
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 3rd day of May, 2019 Scott Lunsford, Tax Collector of Escambia County

Date of Sale: January 6, 2020

By *Candice Lewis*

*This certification must be surrendered to the Clerk of the Circuit Court no later than ten (10) days after this date.
08-1564-000 2017

APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512
R. 12/16

Application Number: 1900418

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,
TLOA OF FLORIDA LLC
11 TALCOTT NOTCH RD
FARMINGTON, CT 06032,

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
08-1564-000	2017/4068	06-01-2017	LOT 14 3RD ADDN TO HOLMES ESTATE PB 3 P 11 OR 7201 P 551 SEC 50/51 T2S R30 CA 221

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
TLOA OF FLORIDA LLC
11 TALCOTT NOTCH RD
FARMINGTON, CT 06032

04-26-2019
Application Date

Applicant's signature



Chris Jones Escambia County Property Appraiser

Real Estate Search

Tangible Property Search

Sale List

← Navigate Mode Account Reference →

Printer Friendly Version

General Information	
Reference:	502S306032000014
Account:	081564000
Owners:	CONRADSON RANDY J & CONRADSON KIM M
Mail:	37 MANOR DR PENSACOLA, FL 32507
Situs:	37 MANOR DR 32507
Use Code:	SINGLE FAMILY RESID
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	\$118,750	\$285,347	\$404,097	\$399,626
2017	\$118,750	\$272,657	\$391,407	\$391,407
2016	\$118,750	\$268,503	\$387,253	\$387,253

[Disclaimer](#)

Tax Estimator

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

Sales Data						Official Records (New Window)
Sale Date	Book	Page	Value	Type		
07/14/2014	7201	551	\$315,000	WD		View Instr
12/06/2013	7112	1152	\$214,200	CT		View Instr
10/2005	5850	201	\$649,000	WD		View Instr
10/1990	2922	219	\$155,000	WD		View Instr

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

2018 Certified Roll Exemptions
HOMESTEAD EXEMPTION

Legal Description
LOT 14 3RD ADDN TO HOLMES ESTATE PB 3 P 11 OR 7201 P 551 SEC 50/51 T2S R30 CA 221

Extra Features
BOAT DOCK

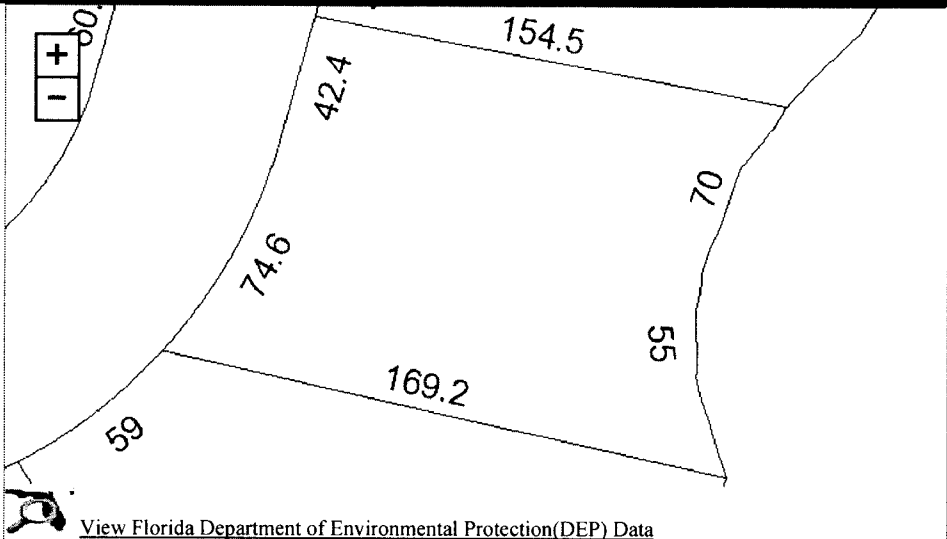
Parcel Information [Launch Interactive Map](#)

Section Map Id:
CA221

Approx. Acreage:
0.4158

Zoned:
MDR

Evacuation & Flood Information
[Open Report](#)




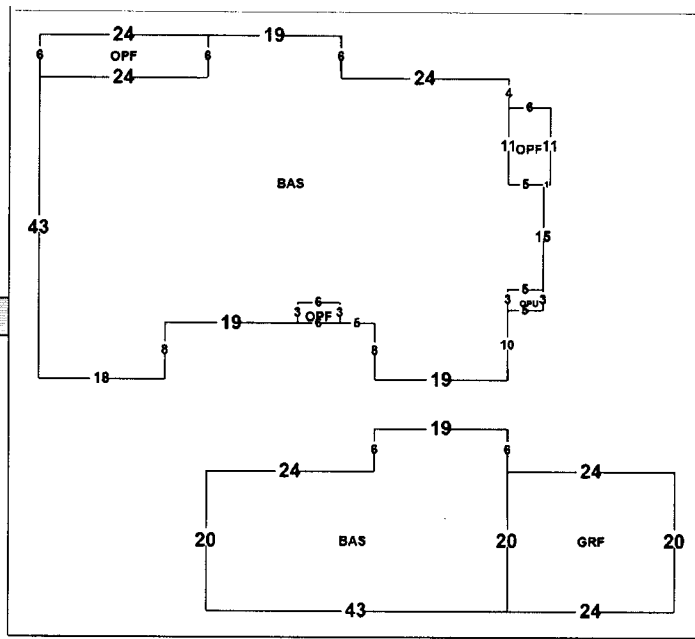
Buildings

Address: 37 MANOR DR, Year Built: 1963, Effective Year: 1975

Structural Elements
DECOR/HILD WORK-ABOVE AVERAGE
DWELLING UNITS
EXTERIOR WALL-BRICK FACE/NEER
FLOOR COVER-HARDWOOD/PARQUET
FOUNDATION-WOOD/SUB FLOOR

HEAT/AIR-CENTRAL H/AC
 INTERIOR WALL-DRYWALL-PLASTER
 NO. PLUMBING FIXTURES-12
 NO. STORIES-1
 ROOF COVER-DIMEN/ARCH SHNG
 ROOF FRAMING-GABLE
 STORY HEIGHT-0
 STRUCTURAL FRAME-WOOD FRAME

 Areas - 4509 Total SF
 BASE AREA - 3786
 GARAGE FIN - 480
 OPEN PORCH FIN - 228
 OPEN PORCH UNF - 15

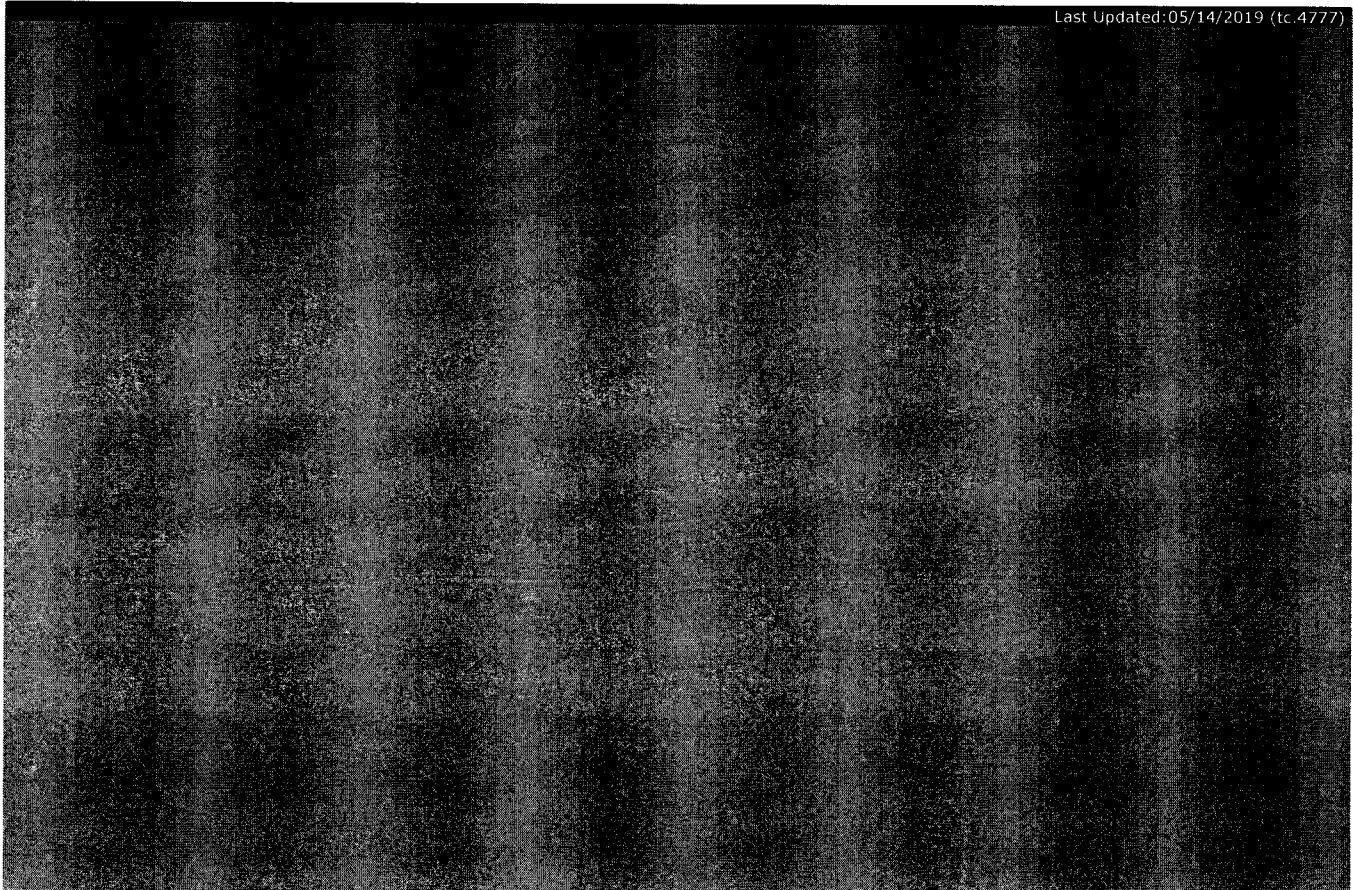


Images



4/9/18

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.



NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **TLOA OF FLORIDA LLC** holder of **Tax Certificate No. 04068**, 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:

LOT 14 3RD ADDN TO HOLMES ESTATE PB 3 P 11 OR 7201 P 551 SEC 50/51 T2S R30 CA 221

SECTION 50, TOWNSHIP 2 S, RANGE 30 W

TAX ACCOUNT NUMBER 081564000 (20-033)

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

RANDY J CONRADSON and KIM M CONRADSON

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 January, which is the **6th day of January 2020**.

Dated this 23rd 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

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



BRANCH OFFICES
ARCHIVES AND RECORDS
JUVENILE DIVISION
CENTURY

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

COUNTY OF ESCAMBIA
OFFICE OF THE
CLERK OF THE CIRCUIT COURT

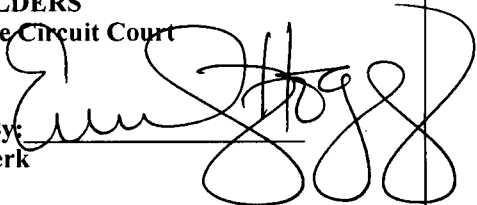
PAM CHILDERS, CLERK OF THE CIRCUIT COURT
Tax Certificate Redeemed From Sale
Account: 081564000 Certificate Number: 004068 of 2017

Payor: KIM M CONRADSON 37 MANOR DR PENSACOLA, FL 32507 Date 05/29/2019

Clerk's Check #	112492	Clerk's Total	\$530.05 18,186.97
Tax Collector Check #	1	Tax Collector's Total	\$20,164.20
		Postage	\$60.00
		Researcher Copies	\$0.00
		Recording	\$10.00
		Prep Fee	\$7.00
		Total Received	\$20,771.25

\$18,203.97

PAM CHILDERS
 Clerk of the Circuit Court

Received By: 
 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



BRANCH OFFICES
ARCHIVES AND RECORDS
JUVENILE DIVISION
CENTURY

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

COUNTY OF ESCAMBIA
OFFICE OF THE
CLERK OF THE CIRCUIT COURT

Case # 2017 TD 004068

Redeemed Date 05/29/2019

Name KIM M CONRADSON 37 MANOR DR PENSACOLA, FL 32507

Clerk's Total = TAXDEED	\$530.05	18,186.97
Due Tax Collector = TAXDEED	\$20,164.20	
Postage = TD2	\$60.00	
ResearcherCopies = TD6	\$0.00	
Release TDA Notice (Recording) = RECORD2	\$10.00	
Release TDA Notice (Prep Fee) = TD4	\$7.00	

• For Office Use Only

Date	Docket	Desc	Amount Owed	Amount Due	Payee Name
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FINANCIAL SUMMARY

No Information Available - See Dockets



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

Tax Deed - Redemption Calculator
Account: 081564000 Certificate Number: 004068 of 2017

Redemption Yes No
 Application Date
 Interest Rate

	Final Redemption Payment ESTIMATED	Redemption Overpayment ACTUAL
	Auction Date <input type="text" value="01/06/2020"/>	Redemption Date <input type="text" value="05/29/2019"/>
Months	9	1
Tax Collector	<input type="text" value="\$17,760.31"/>	<input type="text" value="\$17,760.31"/>
Tax Collector Interest	\$2,397.64	\$266.40
Tax Collector Fee	<input type="text" value="\$6.25"/>	<input type="text" value="\$6.25"/>
Total Tax Collector	\$20,164.20	<input type="text" value="\$18,032.96"/> TC
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	\$63.05	\$7.01
Total Clerk	\$530.05	<input type="text" value="\$474.01"/> CH
Release TDA Notice (Recording)	<input type="text" value="\$10.00"/>	<input type="text" value="\$10.00"/>
Release TDA Notice (Prep Fee)	<input type="text" value="\$7.00"/>	<input type="text" value="\$7.00"/>
Postage	<input type="text" value="\$60.00"/>	<input type="text" value="\$0.00"/>
Researcher Copies	<input type="text" value="\$40.00"/>	<input type="text" value="\$0.00"/>
Total Redemption Amount	\$20,811.25	\$18,523.97
	Repayment Overpayment Refund Amount	\$2,287.28
Book/Page	<input type="text"/>	<input type="text"/>

Notes

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 8100, Page 959, of Escambia County, for the tax certificate, tax deed, and property described below:

Tax Certificate No. Certificate No. 04068, issued the 1st day of June, A.D., 2017

TAX ACCOUNT NUMBER: **081564000 (20-033)**

DESCRIPTION OF PROPERTY:

LOT 14 3RD ADDN TO HOLMES ESTATE PB 3 P 11 OR 7201 P 551 SEC 50/51 T2S R30 CA 221

SECTION 50, TOWNSHIP 2 S, RANGE 30 W

NAME IN WHICH ASSESSED: RANDY J CONRADSON and KIM M CONRADSON

Dated this 30th day of May 2019.



PAM CHILDERS
CLERK OF THE CIRCUIT COURT
ESCAMBIA COUNTY, FLORIDA

By:
Emily Hogg
Deputy Clerk

Southern Guaranty Title Company

4400 Bayou Boulevard, Suite 13B

Pensacola, Florida 32503

Telephone: 850-478-8121

Facsimile: 850-476-1437

20-033

Redeemed

PROPERTY INFORMATION REPORT

File No.: 15399

October 3, 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 10-03-1999, through 10-03-2019, and said search reveals the following:

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

Randy J. Conradson and Kim M. Conradson, 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: 

October 3, 2019

**PROPERTY INFORMATION REPORT
LEGAL DESCRIPTION**

File No.: 15399

October 3, 2019

Lot 14, Third Addition to Homes Estate, as per plat thereof, recorded in Plat Book 3, Page 11, of the Public Records of Escambia County, Florida

**PROPERTY INFORMATION REPORT
CONTINUATION PAGE**

File No.: 15399

October 3, 2019

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

1. That certain mortgage executed by Randy J. Conradson and Kim M. Conradson, husband and wife in favor of Beach Community Bank dated 07/18/2014 and recorded 07/24/2014 in Official Records Book 7201, page 553 of the public records of Escambia County, Florida, in the original amount of \$230,000.00.
2. All Taxes Paid. The assessed value is \$416,388.00. Tax ID 08-1564-000.

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: rcsgt@aol.com

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

CERTIFICATION: TITLE SEARCH FOR TDA

TAX DEED SALE DATE: 1-6-2020

TAX ACCOUNT NO.: 08-1564-000

CERTIFICATE NO.: 2017-4068

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

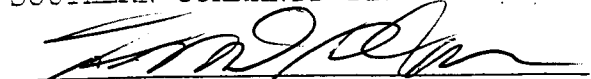
 X Homestead for 2019 tax year.

Randy J. Conradson
Kim M. Conradson
37 Manor Dr.
Pensacola, FL 32507

Beach Community Bank
P.O. Box 4400
Ft. Walton Beach, FL 32549

Certified and delivered to Escambia County Tax Collector,
this 3rd day of October, 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 and Return to:
Genesis Title Company
Melanie Migliaccio
1140 Kyle Wood Lane
Brandon, Florida 33511-4731
Our File Number: 0714052

For official use by Clerk's office only

STATE OF UTAH)
COUNTY OF SALT LAKE)

SPECIAL WARRANTY DEED
(Corporate Seller)

THIS INDENTURE, made this 14 day of July, 2014, between U.S. Bank N.A., as Trustee, on Behalf of the Holders of the Thornburg Mortgage Securities Trust 2005-4 Mortgage Pass-Through Certificates, Series 2005-4, a national banking association organized and existing under the laws of the United States of America, whose mailing address is: 3815 Southwest Temple Street, Salt Lake City, Utah 84114, party of the first part, and Randy J Conradson and Kim M Conradson, married to each other, whose mailing address is: 4818 Huron Drive, Pensicola FL 32507, party/parties of the second part,

WITNESSETH:

First party, for and in consideration of the sum of Three Hundred Fifteen Thousand dollars & no cents (\$315,000.00) and other valuable considerations, receipt whereof is hereby acknowledged, does hereby grant, bargain, sell, aliens, remises, releases, conveys and confirms unto second party/parties, his/her/their heirs and assigns, the following described property, to wit in the County of Escambia, State of Florida:

Lot 14, THIRD ADDITION TO HOMES ESTATE, a subdivision of a portion of Section 50 and 51, Township 2 South, Range 30 West, Escambia County, Florida, according to plat or said subdivision recorded in Plat Book 3, at Page 11, of the Public Records of Escambia County, Florida

Parcel ID: 08-1564-000

Subject, however, to all covenants, conditions, restrictions, reservations, limitations, easements and to all applicable zoning ordinances and/or restrictions and prohibitions imposed by governmental authorities, if any.

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

TO HAVE AND TO HOLD the same in fee simple forever.

AND the party of the first part hereby covenants with said party of the second part, that it is lawfully seized of said land in fee simple: that it has good right and lawful authority to sell and convey said land; that it hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons claiming by, through or under the party of the first part.

IN WITNESS WHEREOF, first party has signed and sealed these present the date set forth above.

Signed, sealed and delivered
in the presence of:

U.S. Bank N.A., as Trustee, on Behalf of the Holders of the
Thornburg Mortgage Securities Trust 2005-4 Mortgage
Pass-Through Certificates, Series 2005-4

By: [Signature] 7/14/14
Print Name: Mike Sanders, Doc. Control Officer
Doc. Control Officer- Select Portfolio Servicing, Inc.
Attorney-in-Fact
3815 SW Temple Street, Salt Lake City, UT

[Signature] 7-14-14

Witness signature
Jude Metters, REO Closer

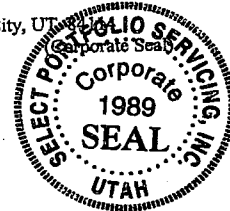
Print witness name

[Signature] 7.14.14

Witness signature

Holly Lumbert, REO Closer

Print witness name



State of Utah
County of Salt Lake

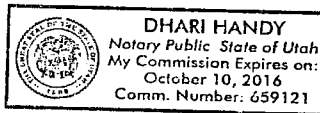
THE FOREGOING INSTRUMENT was acknowledged before me this 14 day of July, 2014, by
Mike Sanders, Doc. Control Officer, as Doc. Control Officer of Select Portfolio Servicing, Inc., as Attorney-in-Fact for
U.S. Bank N.A., as Trustee, on Behalf of the Holders of the Thornburg Mortgage Securities Trust 2005-4 Mortgage Pass-Through
Certificates, Series 2005-4, who is personally known to me or who has produced valid driver's license as identification.

[Signature]

Notary Public

Dhari Handy

Print Notary Name



My Commission Expires: 10/10/2016

Notary Seal

This document was prepared by Beach Community Bank.....
State of Florida's Documentary Stamp Tax required by law in
the amount of \$ has been paid to the
Clerk of the Circuit Court (or the County Comptroller, if
applicable) for the County of Escambia.....
State of Florida.

State of Florida _____ Space Above This Line For Recording Data _____
#0714052

MORTGAGE
(With Future Advance Clause)

DATE AND PARTIES. The date of this Mortgage (Security Instrument) is 07-19-2014..... and the
parties, their addresses and tax identification numbers, if required, are as follows:

MORTGAGOR:
Randy J. Conradson and Kim M. Conradson, husband and wife
37 Manor Drive
Pensacola, FL 32507

If checked, refer to the attached Addendum incorporated herein, for additional Mortgages, their signatures and
acknowledgments.

LENDER:
Beach Community Bank
Organized and existing under the laws of the state of Florida
P.O. Box 4400
 Ft. Walton Beach, FL 32548

CONVEYANCE. For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure
the Secured Debt (defined below) and Mortgagor's performance under this Security Instrument, Mortgagor grants, bargains,
conveys and mortgages to Lender the following described property:
See Exhibit "A" attached hereto and made a part hereof.

The property is located in Escambia at 37 Manor Drive.....
(County)
..... Pensacola Florida 32507.....
(Address) (City) (ZIP Code)

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights,
ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at
any time in the future, be part of the real estate described above (all referred to as "Property").

SECURED DEBT AND FUTURE ADVANCES. The term "Secured Debt" is defined as follows:
A. The initial indebtedness secured by this Security Instrument is the debt incurred under the terms of all promissory note(s),
contract(s), guaranty(ies) or other evidence of debt described below and all their extensions, renewals, modifications or
substitutions. (When referencing the debts below it is suggested that you include items such as borrowers' names, note
amounts, interest rates, maturity dates, etc.) Promissory Note of even date with Randy J. Conradson and Kim M. Conradson

B. All future advances made within 20 years from the date of this Security Instrument from Lender to Mortgagor or other
future obligations of Mortgagor to Lender pursuant to section 4 of this Security Instrument under any promissory note,
contract, guaranty, or other evidence of debt executed by Mortgagor in favor of Lender after this Security Instrument
whether or not this Security Instrument is specifically referenced. If more than one person signs this Security Instrument,
each Mortgagor agrees that this Security Instrument will secure all future advances and future obligations that are given
to or incurred by any one or more Mortgagor, or any one or more Mortgagor and others. All future advances and other

(page 1 of 4)