



# CERTIFICATION OF TAX DEED APPLICATION

Sections 197.502 and 197.542, Florida Statutes

DR-513  
Rule 12D-16.002 F.A.C  
Effective 07/19  
Page 1 of 2

1222-38

### Part 1: Tax Deed Application Information

Applicant Name Applicant Address	CITRUS CAPITAL HOLDINGS, LLC CITRUS CAPITAL HOLDINGS FBO SEC PTY PO BOX 54226 NEW ORLEANS, LA 70154-4226	Application date	Apr 21, 2022
Property description	FRIEDMAN HOWARD LARRY 2300 W MICHIGAN AVE 33 PENSACOLA, FL 32526 2300 W MICHIGAN AVE 33 04-1335-680 UNIT 33 BLDG 5 SOUTH GULF CONDO AMENDED PHASE I ALSO 1/48TH INT IN COMMON ELEMENTS OR 7823 P 1751	Certificate #	2020 / 1815
		Date certificate issued	06/01/2020

### Part 2: Certificates Owned by Applicant and Filed with Tax Deed Application

Column 1 Certificate Number	Column 2 Date of Certificate Sale	Column 3 Face Amount of Certificate	Column 4 Interest	Column 5: Total (Column 3 + Column 4)
# 2020/1815	06/01/2020	482.16	24.11	506.27
<b>→Part 2: Total*</b>				<b>506.27</b>

### Part 3: Other Certificates Redeemed by Applicant (Other than County)

Column 1 Certificate Number	Column 2 Date of Other Certificate Sale	Column 3 Face Amount of Other Certificate	Column 4 Tax Collector's Fee	Column 5 Interest	Total (Column 3 + Column 4 + Column 5)
# 2021/1428	06/01/2021	495.27	6.25	24.76	526.28
<b>Part 3: Total*</b>					<b>526.28</b>

### Part 4: Tax Collector Certified Amounts (Lines 1-7)

1. Cost of all certificates in applicant's possession and other certificates redeemed by applicant (*Total of Parts 2 + 3 above)	1,032.55
2. Delinquent taxes paid by the applicant	0.00
3. Current taxes paid by the applicant	451.25
4. Property information report fee	200.00
5. Tax deed application fee	175.00
6. Interest accrued by tax collector under s.197.542, F.S. (see Tax Collector Instructions, page 2)	0.00
7. <b>Total Paid (Lines 1-6)</b>	<b>1,858.80</b>

I certify the above information is true and the tax certificates, interest, property information report fee, and tax collector's fees have been paid, and that the property information statement is attached.

Sign here:  Escambia, Florida  
 Signature, Tax Collector or Designee Date May 6th, 2022

*Send this certification to the Clerk of Court by 10 days after the date signed. See Instructions on Page 2*

<b>Part 5: Clerk of Court Certified Amounts (Lines 8-14)</b>	
8. Processing tax deed fee	
9. Certified or registered mail charge	
10. Clerk of Court advertising, notice for newspaper, and electronic auction fees	
11. Recording fee for certificate of notice	
12. Sheriff's fees	
13. Interest (see Clerk of Court Instructions, page 2)	
14. <b>Total Paid (Lines 8-13)</b>	
15. Plus one-half of the assessed value of homestead property, if applicable under s. 197.502(6)(c), F.S.	23,794.50
16. Statutory opening bid (total of Lines 7, 14, 15, and 16 if applicable)	
Sign here: _____ Date of sale <u>12/05/2022</u> Signature, Clerk of Court or Designee	

**INSTRUCTIONS** + 6.25

**Tax Collector (complete Parts 1-4)**

**Part 2: Certificates Owned by Applicant and Filed with Tax Deed Application**

Enter the Face Amount of Certificate in Column 3 and the Interest in Column 4 for each certificate number. Add Columns 3 and 4 and enter the amount in Column 5.

**Part 3: Other Certificates Redeemed by Applicant (Other than County)**

Total. Add the amounts in Columns 3, 4 and 5

**Part 4: Tax Collector Certified Amounts (Lines 1-7)**

Line 1, enter the total of Part 2 plus the total of Part 3 above.

Total Paid, Line 7: Add the amounts of Lines 1-6

Line 6, Interest accrued by tax collector. Calculate the 1.5 percent interest accrued from the month after the date of application through the month this form is certified to the clerk. Enter the amount to be certified to the clerk on Line 6. The interest calculated by the tax collector stops before the interest calculated by the clerk begins. See Section 197.542, F.S., and Rule 12D-13.060(3), Florida Administrative Code.

The tax collector's interest for redemption at the time of the tax deed application is a cost of redemption, which encompasses various percentages of interest on certificates and omitted or delinquent taxes under Section 197.502, F.S. This interest is calculated before the tax collector calculates the interest in Section 197.542, F.S.

Attach certified statement of names and addresses of persons who must be notified before the sale of the property. Send this form and any required attachments to the Clerk of Court within 10 days after it is signed.

**Clerk of Court (complete Part 5)**

Line 13: Interest is calculated at the rate of 1.5 percent per month starting from the first day of the month after the month of certification of this form through the last day of the month in which the sale will be held. Multiply the calculated rate by the total of Line 7, minus Line 6, plus Lines 8 through 12. Enter the amount on Line 13.

Line 14: Enter the total of Lines 8-13. Complete Lines 15-18, if applicable.

# APPLICATION FOR TAX DEED

Section 197.502, Florida Statutes

512  
R. 12/16

Application Number: 2200318

To: Tax Collector of ESCAMBIA COUNTY, Florida

I,  
CITRUS CAPITAL HOLDINGS, LLC  
CITRUS CAPITAL HOLDINGS FBO SEC PTY  
PO BOX 54226  
NEW ORLEANS, LA 70154-4226,

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
04-1335-680	2020/1815	06-01-2020	UNIT 33 BLDG 5 SOUTH GULF CONDO AMENDED PHASE I ALSO 1/48TH INT IN COMMON ELEMENTS OR 7823 P 1751

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  
CITRUS CAPITAL HOLDINGS, LLC  
CITRUS CAPITAL HOLDINGS FBO SEC PTY  
PO BOX 54226  
NEW ORLEANS, LA 70154-4226

04-21-2022  
Application Date

\_\_\_\_\_  
Applicant's signature



# Chris Jones Escambia County Property Appraiser

Real Estate Search

Tangible Property Search

Sale List

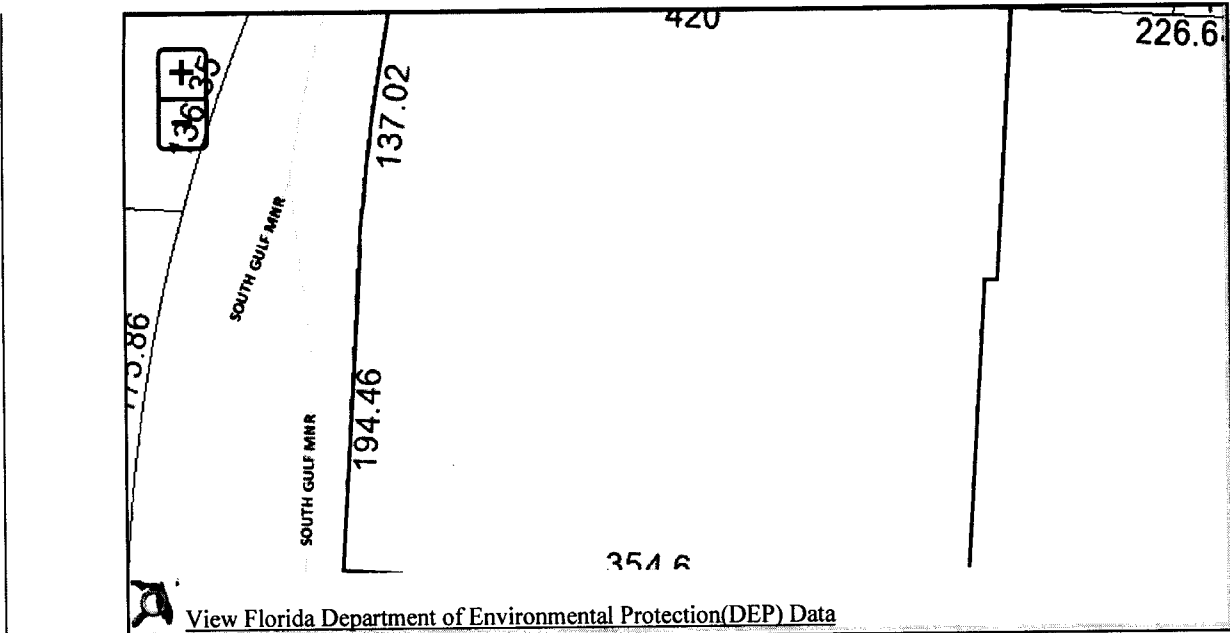
◀ Nav. Mode  Account  Parcel ID ▶

[Printer Friendly Version](#)

<p><b>General Information</b></p> <p><b>Parcel ID:</b> 431S301200033005</p> <p><b>Account:</b> 041335680</p> <p><b>Owners:</b> FRIEDMAN HOWARD LARRY</p> <p><b>Mail:</b> 2300 W MICHIGAN AVE 33 PENSACOLA, FL 32526</p> <p><b>Situs:</b> 2300 W MICHIGAN AVE 33 32526</p> <p><b>Use Code:</b> CONDO-RES UNIT </p> <p><b>Taxing Authority:</b> COUNTY MSTU</p> <p><b>Tax Inquiry:</b> <a href="#">Open Tax Inquiry Window</a></p> <p>Tax Inquiry link courtesy of Scott Lunsford Escambia County Tax Collector</p>	<p><b>Assessments</b></p> <table border="1"> <thead> <tr> <th>Year</th> <th>Land</th> <th>Imprv</th> <th>Total</th> <th>Cap Val</th> </tr> </thead> <tbody> <tr> <td>2021</td> <td>\$0</td> <td>\$50,986</td> <td>\$50,986</td> <td>\$47,589</td> </tr> <tr> <td>2020</td> <td>\$0</td> <td>\$50,986</td> <td>\$50,986</td> <td>\$46,932</td> </tr> <tr> <td>2019</td> <td>\$0</td> <td>\$48,100</td> <td>\$48,100</td> <td>\$45,877</td> </tr> </tbody> </table> <p style="text-align: center;"><b>Disclaimer</b></p> <p style="text-align: center;"><b>Market Value Breakdown Letter</b></p> <p style="text-align: center;"><b>Tax Estimator</b></p> <p style="text-align: center;"><b>File for New Homestead Exemption Online</b></p>	Year	Land	Imprv	Total	Cap Val	2021	\$0	\$50,986	\$50,986	\$47,589	2020	\$0	\$50,986	\$50,986	\$46,932	2019	\$0	\$48,100	\$48,100	\$45,877
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<p><b>Sales Data</b></p> <table border="1"> <thead> <tr> <th>Sale Date</th> <th>Book</th> <th>Page</th> <th>Value</th> <th>Type</th> <th>Official Records (New Window)</th> </tr> </thead> <tbody> <tr> <td>07/21/2018</td> <td>7937</td> <td>789</td> <td>\$100</td> <td>CJ</td> <td></td> </tr> <tr> <td>12/12/2017</td> <td>7823</td> <td>1751</td> <td>\$100</td> <td>CJ</td> <td></td> </tr> <tr> <td>02/28/2011</td> <td>6693</td> <td>1299</td> <td>\$100</td> <td>OT</td> <td></td> </tr> <tr> <td>02/28/2011</td> <td>6693</td> <td>1297</td> <td>\$100</td> <td>OT</td> <td></td> </tr> <tr> <td>08/19/2010</td> <td>6626</td> <td>1052</td> <td>\$100</td> <td>OT</td> <td></td> </tr> <tr> <td>08/1991</td> <td>3047</td> <td>181</td> <td>\$31,900</td> <td>WD</td> <td></td> </tr> <tr> <td>11/1990</td> <td>2934</td> <td>833</td> <td>\$600,000</td> <td>WD</td> <td></td> </tr> </tbody> </table> <p>Official Records Inquiry courtesy of Pam Childers Escambia County Clerk of the Circuit Court and Comptroller</p>	Sale Date	Book	Page	Value	Type	Official Records (New Window)	07/21/2018	7937	789	\$100	CJ		12/12/2017	7823	1751	\$100	CJ		02/28/2011	6693	1299	\$100	OT		02/28/2011	6693	1297	\$100	OT		08/19/2010	6626	1052	\$100	OT		08/1991	3047	181	\$31,900	WD		11/1990	2934	833	\$600,000	WD		<p><b>2021 Certified Roll Exemptions</b></p> <p>HOMESTEAD EXEMPTION</p> <hr/> <p><b>Legal Description</b></p> <p>UNIT 33 BLDG 5 SOUTH GULF CONDO AMENDED PHASE I ALSO 1/48TH INT IN COMMON ELEMENTS OR 7823 P 1751</p> <hr/> <p><b>Extra Features</b></p> <p>None</p>
Sale Date	Book	Page	Value	Type	Official Records (New Window)																																												
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<p><b>Parcel Information</b></p> <p><b>Section</b></p> <p><b>Map Id:</b> 42-1S-30-1</p> <p><b>Approx. Acreage:</b> 2.7052</p> <p><b>Zoned:</b>  Com</p> <p><b>Evacuation &amp; Flood Information</b></p> <p><a href="#">Open Report</a></p>	<p><a href="#">Launch Interactive Map</a></p>
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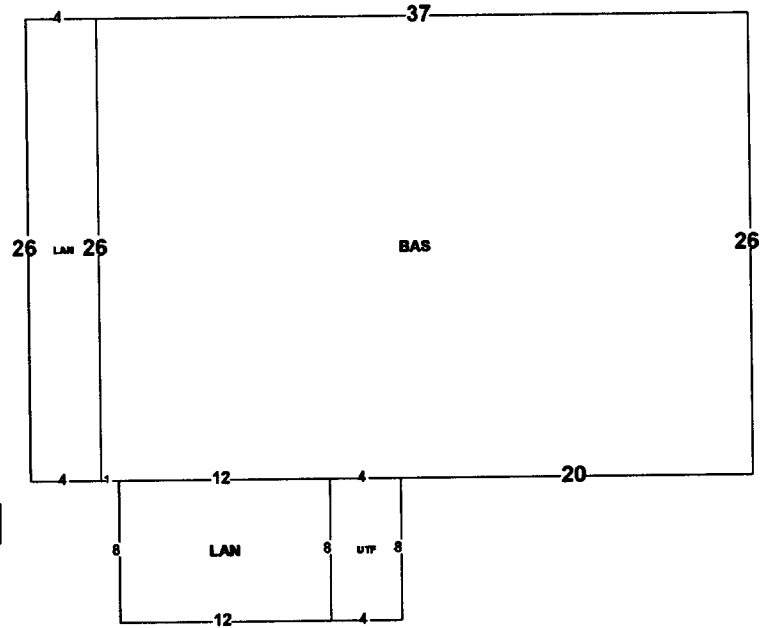


View Florida Department of Environmental Protection(DEP) Data

**Buildings**

Address: 2300 W MICHIGAN AVE 33, Year Built: 1986, Effective Year: 1986, PA Building ID#: 67571

- Structural Elements**
- DECOR/MILLWORK-AVERAGE
  - DWELLING UNITS-1
  - EXTERIOR WALL-BRICK-FACE/VENEER
  - EXTERIOR WALL-VINYL SIDING
  - FLOOR COVER-CARPET
  - FOUNDATION-SLAB ON GRADE
  - HEAT/AIR-CENTRAL H/AC
  - INTERIOR WALL-DRYWALL-PLASTER
  - NO. PLUMBING FIXTURES-6
  - NO. STORIES-1
  - ROOF COVER-COMPOSITION SHG
  - ROOF FRAMING-GABLE
  - STORY HEIGHT-0
  - STRUCTURAL FRAME-WOOD FRAME



- Areas - 1194 Total SF**
- BASE AREA - 962
  - LANAI - 200
  - UTILITY FIN - 32

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.

## NOTICE OF APPLICATION FOR TAX DEED

NOTICE IS HEREBY GIVEN, That **CITRUS CAPITAL HOLDING LLC** holder of **Tax Certificate No. 01815**, issued the 1st day of **June, A.D., 2020** has filed same in my office and has made application for a tax deed to be issued thereon. Said certificate embraces the following described property in the County of Escambia, State of Florida, to wit:

**UNIT 33 BLDG 5 SOUTH GULF CONDO AMENDED PHASE I ALSO 1/48TH INT IN COMMON ELEMENTS OR 7823 P 1751**

**SECTION 43, TOWNSHIP 1 S, RANGE 30 W**

**TAX ACCOUNT NUMBER 041335680 (1222-38)**

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

**HOWARD LARRY FRIEDMAN**

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 **December**, which is the **5th day of December 2022**.

Dated this 13th day of May 2022.

In accordance with the AMERICANS WITH DISABILITIES ACT, if you are a person with a disability who needs special accommodation in order to participate in this proceeding you are entitled to the provision of certain assistance. Please contact Emily Hogg not later than seven days prior to the proceeding at Escambia County Government Complex, 221 Palafox Place Ste 110, Pensacola FL 32502. Telephone: 850-595-3793.



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

By:  
Emily Hogg  
Deputy Clerk

## 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 8785, Page 141, of Escambia County, for the tax certificate, tax deed, and property described below:

Tax Certificate No. Certificate No. 01815, issued the 1st day of June, A.D., 2020

TAX ACCOUNT NUMBER: **041335680 (1222-38)**

DESCRIPTION OF PROPERTY:

**UNIT 33 BLDG 5 SOUTH GULF CONDO AMENDED PHASE I ALSO 1/48TH INT IN COMMON  
ELEMENTS OR 7823 P 1751**

**SECTION 43, TOWNSHIP 1 S, RANGE 30 W**

NAME IN WHICH ASSESSED: HOWARD LARRY FRIEDMAN

Dated this 30th day of June 2022.



PAM CHILDERS  
CLERK OF THE CIRCUIT COURT  
ESCAMBIA COUNTY, FLORIDA

By:  
Emily Hogg  
Deputy Clerk



**PROPERTY INFORMATION REPORT**  
3050 Concho Drive, Pensacola, Florida 32507 | Phone: 850-466-3077

THE ATTACHED REPORT IS ISSUED TO:

SCOTT LUNSFORD, ESCAMBIA COUNTY TAX COLLECTOR

TAX ACCOUNT #: 04-1335-680 CERTIFICATE #: 2020-1815

THIS REPORT IS NOT TITLE INSURANCE. THE LIABILITY FOR ERRORS OR OMISSIONS IN THIS REPORT IS LIMITED TO THE PERSON(S) EXPRESSLY IDENTIFIED BY NAME IN THE PROPERTY INFORMATION REPORT AS THE RECIPIENT(S) OF THE PROPERTY INFORMATION REPORT.

The attached Report prepared in accordance with the instructions given by the user named above includes a listing of the owner(s) of record of the land described herein together with current and delinquent ad valorem tax information and a listing and copies of all open or unsatisfied leases, mortgages, judgments and encumbrances recorded in the Official Record Books of Escambia County, Florida that appear to encumber the title to said land as listed on page 2 herein. It is the responsibility of the party named above to verify receipt of each document listed. If a copy of any document listed is not received, the office issuing this Report must be contacted immediately.

**This Report is subject to:** Current year taxes; taxes and assessments due now or in subsequent years; oil, gas, and mineral or any subsurface rights of any kind or nature; easements, restrictions and covenants of record; encroachments, overlaps, boundary line disputes, and any other matters that would be disclosed by an accurate survey and inspection of the premises.

This Report does not insure or guarantee the validity or sufficiency of any document attached, nor is it to be considered a title insurance policy, an opinion of title, a guarantee of title, or as any other form of guarantee or warranty of title.

Use of the term "Report" herein refers to the Property Information Report and the documents attached hereto.

Period Searched: August 22, 2002 to and including August 22, 2022 Abstractor: Stacie Wright

BY

Michael A. Campbell,  
As President  
Dated: September 18, 2022



**PROPERTY INFORMATION REPORT**  
**CONTINUATION PAGE**

September 18, 2022

Tax Account #: **04-1335-680**

1. The Grantee(s) of the last deed(s) of record is/are: **HOWARD LARRY FRIEDMAN, LIFE ESTATE AND EFFECTIVE TEAM PCOLA LLC**

**By Virtue of Warranty Deed recorded 5/2/2022 in OR 8775/1144**

2. The land covered by this Report is: **See Attached Exhibit "A"**
3. The following unsatisfied mortgages, liens, and judgments affecting the land covered by this Report appear of record:
  - a. **Final Judgment in favor of Capital One Bank (USA) N.A. recorded 10/21/2010 OR 6649/1114**
  - b. **Final Judgment in favor of Discover Bank recorded 10/8/2015 OR 7418/576**
  - c. **Lien in favor of South Gulf Owners Association, Inc. recorded 4/12/2002 OR 8762/148**

4. Taxes:

**Taxes for the year(s) NONE are delinquent.**

**Tax Account #: 04-1335-680**

**Assessed Value: \$47,589.00**

**Exemptions: HOMESTEAD**

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

Payment of any special liens/assessments imposed by City, County, and/or State.

Note: Escambia County and/or local municipalities may impose special liens/assessments. These liens/assessments are not discovered in a title search or shown above. These special assessments typically create a lien on real property. The entity that governs subject property must be contacted to verify payment status.

**PERDIDO TITLE & ABSTRACT, INC.**  
**PROPERTY INFORMATION REPORT**  
3050 Concho Drive, Pensacola, Florida 32507 | Phone 850-466-3077

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

**CERTIFICATION: TITLE SEARCH FOR TDA**

**TAX DEED SALE DATE:** \_\_\_\_\_ **Dec 5, 2022**  
**TAX ACCOUNT #:** \_\_\_\_\_ **04-1335-680**  
**CERTIFICATE #:** \_\_\_\_\_ **2020-1815**

In compliance with Section 197.522, Florida Statutes, the following is a list of names and addresses of those persons, firms, and/or agencies having legal interest in or claim against the above-described property. The above-referenced tax sale certificate is being submitted as proper notification of tax deed sale.

- | YES                                 | NO                                  |  |
|-------------------------------------|-------------------------------------|--|
| <input type="checkbox"/>            | <input checked="" type="checkbox"/> | Notify City of Pensacola, P.O. Box 12910, 32521        |
| <input type="checkbox"/>            | <input checked="" type="checkbox"/> | Notify Escambia County, 190 Governmental Center, 32502 |
| <input checked="" type="checkbox"/> | <input type="checkbox"/>            | Homestead for <u>2021</u> tax year.                    |

**HOWARD LARRY FRIEDMAN**  
**2300 W MICHIGAN AVE 33**  
**PENSACOLA, FL 32526**

**EFFECTIVE TEAM PCOLA LLC**  
**1225 W GREGORY ST**  
**PENSACOLA, FL 32502**

**CAPITAL ONE BANK (USA), N.A.**  
**4851 COX ROAD**  
**GLEN ALLEN, VA 23060**

**HOWARD L. FRIEDMAN**  
**9775 NORIEGA DRIVE**  
**PENSACOLA, FL 32514-8148**

**DISCOVER BANK**  
**6500 NEW ALBANY ROAD**  
**NEW ALBANY, OH 43054**

**SOUTH GULF OWNERS ASSOCIATION, INC.**  
**2300 WEST MICHIGAN AVENUE, #19**  
**PENSACOLA, FL 32526**

**Certified and delivered to Escambia County Tax Collector, this 18<sup>th</sup> day of August, 2022.**

**PERDIDO TITLE & ABSTRACT, INC.**



BY: Michael A. Campbell, As It's President

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

**PROPERTY INFORMATION REPORT**

**September 18, 2022**

**Tax Account #:04-1335-680**

**LEGAL DESCRIPTION  
EXHIBIT "A"**

**UNIT 33 BLDG 5 SOUTH GULF CONDO AMENDED PHASE I ALSO 1/48TH INT IN COMMON  
ELEMENTS OR 7823 P 1751**

**SECTION 43, TOWNSHIP 1 S, RANGE 30 W**

**TAX ACCOUNT NUMBER 04-1335-680(1222-38)**

Prepared by:  
Jeremy Dubyak  
Southtrust Law & Title, Inc.  
600 University Office Blvd.  
Pensacola, Florida 32504

File Number: 22-0096

Sale Price: \$30,000.00

## **WARRANTY DEED**

Made this April 27, 2022 A.D. By **Howard Larry Friedman**, a single man whose address is: 2300 W Michigan Ave #33, Pensacola, Florida 32526, hereinafter called the grantor, to **Effective Team Pcola LLC**, whose post office address is: 1225 W Gregory St, Pensacola, Florida 32502, hereinafter called the grantee:

(Whenever used herein the term "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations)

**Witnesseth**, that the grantor, for and in consideration of the sum of Ten Dollars, (\$10.00) and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the grantee, subject to a retained life estate, all that certain land situate in Escambia County, Florida, viz:

Unit No. 33, Building 5 of SOUTH GULF, A CONDOMINIUM, according to The Declaration of Condominium recorded in O.R. Book 2109, Page 501, and all exhibits and amendments thereof, Public Records of Escambia County, Florida.

Parcel ID Number: 431S301200033005

It is the intention of the Grantor to create a Life Estate reserving and preserving to the Grantor a life estate for the term of his life without any liability for waste.

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

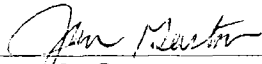
**To Have and to Hold**, the same in fee simple forever.

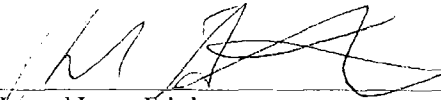
**And** the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances except taxes accruing subsequent to December 31, 2021.


**In Witness Whereof**, the said grantor has signed and sealed these presents the day and year first above written.

Warranty Deed  
page 2

*Signed, sealed and delivered in our presence:*

  
\_\_\_\_\_  
Witness: Jan Gaston


  
\_\_\_\_\_  
**Howard Larry Friedman**  
Address: 2300 W Michigan Ave #33, Pensacola, Florida 32526

  
\_\_\_\_\_  
Witness: Melissa Rivera

State of Florida  
County of Escambia

The foregoing instrument was acknowledged before me this 27th day of April, 2022, by Howard Larry Friedman, who has produced driver's license as identification.

(seal)

  
\_\_\_\_\_  
Notary Public  
Printed Name: *Melissa Rivera*  
My Commission Expires:



Recorded in Public Records 10/21/2010 at 11:35 AM OR Book 6649 Page 1114,  
Instrument #2010069254, Ernie Lee Magaha Clerk of the Circuit Court Escambia  
County, FL

Recorded in Public Records 04/28/2010 at 09:01 AM OR Book 6584 Page 1890,  
Instrument #2010026551, Ernie Lee Magaha Clerk of the Circuit Court Escambia  
County, FL

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

ERNIE LEE MAGAHA  
CLERK OF CIRCUIT COURT  
ESCAMBIA COUNTY, FLORIDA

CASE NUMBER: 08-SC-7073 DIV: V

2010 APR 23 P 2:28

CAPITAL ONE BANK (USA), N.A.,  
a corporation,  
Plaintiff,

COUNTY CIVIL DIVISION  
FILED & RECORDED

vs.

HOWARD L FRIEDMAN,  
Defendant.

**DEFAULT FINAL JUDGMENT**

The Defendant failed to appear at the Pre-Trial conference, and the Court finding that Plaintiff is entitled to a Final Judgment, it is:

ADJUDGED that the Plaintiff, CAPITAL ONE BANK (USA), N.A., recover from the Defendant, HOWARD L FRIEDMAN, the principal sum of \$844.91, together with prejudgment interest of \$393.58, \$205.00 for costs of this suit and \$ 462<sup>50</sup> as a reasonable fee for Plaintiff's attorney, that shall bear interest at the rate of six percent (6%) per year, for which let execution issue.


IT IS FURTHER ORDERED AND ADJUDGED that the Defendant shall complete Florida Small Claims Rules Form 7.343 (Fact Information Sheet) and return it to the Plaintiff's attorney within 45 days from the date of this Final Judgment, unless the Final Judgment is satisfied or a motion for new trial or notice of appeal is filed. Jurisdiction of this case is retained to enter further orders that are proper to compel the Defendant to complete Form 7.343 and return it to the Plaintiff's attorney.

DONE AND ORDERED at Pensacola, Escambia County, Florida this 23<sup>rd</sup> day of April, 2010.

  
County Court Judge

**Copies to:**

Kelly A. Karstaedt  
Attorney for Plaintiff  
Rubin & Debski, P.A.  
P.O. Box 47718  
Jacksonville, FL 32247

"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:  D.C.



HOWARD L FRIEDMAN  
Defendant  
9775 NORIEGA DR  
PENSACOLA FL 32514-8148  
SSN: XXXXXXXXXX

Plaintiff's Address  
CAPITAL ONE BANK (USA), N.A.  
4851 Cox Road  
Glen Allen, VA 23060

Case: 2008 SC 007073

00038817016  
Dkt: CC1033 Pg#: 1

IN THE COUNTYCOURT  
IN AND FOR ESCAMBIA  
COUNTY, FLORIDA

CASE NUMBER: 2014-SC-001127

DISCOVER BANK,  
Plaintiff,

vs.

HOWARD L. FRIEDMAN,  
Defendant(s).

**FINAL JUDGMENT**

THIS CAUSE came before the Court on April 8, 2015, for a Pre-Trial Conference, after due notice to Plaintiff and Defendant(s). With Plaintiff present, Defendant(s), HOWARD L. FRIEDMAN, failed to appear. Based upon the failure to appear a default is entered against Defendant(s), HOWARD L. FRIEDMAN. Upon said default and evidence received, it is:

ORDERED AND ADJUDGED that the Plaintiff, DISCOVER BANK, recover from the Defendant(s), HOWARD L. FRIEDMAN, the sum of \$1,484.83, and cost herein taxed at \$335.85. For all of the above, let execution issue.

DONE AND ORDERED at Pensacola, Escambia County, Florida this 5<sup>th</sup> day of October, 2015.

✓ 10-15-15

Copies Furnished to:  
ZWICKER & ASSOCIATES, P.C.  
ATTORNEY FOR PLAINTIFF  
10550 DEERWOOD PARK BLVD  
BUILDING 300, SUITE 300  
JACKSONVILLE, FL 32256  
FLORIDALITIGATION@ZWICKERPC.COM

HOWARD L. FRIEDMAN  
DEFENDANT  
V2300 W MICHIGAN AVE  
#33  
PENSACOLA, FL 32526

  
\_\_\_\_\_  
JUDGE

PLAINTIFF'S ADDRESS (F.S. 55.10)  
DISCOVER BANK  
C/O DB SERVICING CORPORATION  
6500 NEW ALBANYROAD  
NEW ALBANY, OH 43054

2015 OCT -5 P 2:31

CLERK OF THE COURT

**CLAIM OF LIEN**

STATE OF FLORIDA  
COUNTY OF ESCAMBIA

BEFORE ME, the undersigned notary public, personally appeared Donna Points, who was duly sworn and says that she is the property manager of South Gulf Owners Association, Inc., whose address is 2300 West Michigan Avenue, #19, Pensacola, FL 32526, and that in accordance with Florida Statutes Section 718.116, does state that South Gulf Owners Association, Inc. claims a lien on Unit 48 of the following described real property in Escambia County, Florida:

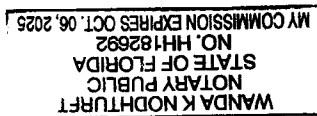
UNIT 33 BLDG 5 SOUTH GULF CONDO AMENDED PHASE I ALSO 1/48TH INT IN COMMON ELEMENTS OR 7823 P 1751 of Escambia County, Florida, Parcel ID No. 431S301200033005, Escambia County Property Appraiser's Account No. 041335680 a/k/a 2300 West Michigan Avenue, Unit 33, Pensacola, FL 32526, located in Escambia County, Florida, owned by Howard Larry Friedman. The amount due is \$5,575.00.

SOUTH GULF OWNERS ASSOCIATION, INC.

By: *Donna Points*  
DONNA POINTS,  
Property Manager

The foregoing Claim of Lien was acknowledged before me this the 7<sup>th</sup> day of April, 2022, by Donna Points, as property manager of South Gulf Owners Association, Inc., a Florida corporation, who is personally known to me.

(Notary Seal)



*Wanda K Nodhturft*  
NOTARY PUBLIC  
My Commission Expires: 10/6/25

Prepared by:

Stephen M. Guttman, Esquire  
314 South Baylen Street, Suite 203  
Pensacola, FL 32502

